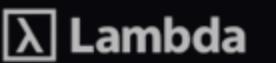


KRIM AI

AI for Automating
Loan Servicing Workflows

Powered By





Loan Servicing Is Broken

\$5T

in US consumer
credit outstanding

Industry Pain Points

Collections costs ↑ 15% yearly

Traditional approaches drive continuously rising operational costs, straining profit margins.

47% borrower complaints

Nearly half of all borrowers report negative experiences with loan servicers, damaging brand reputation and compliance standing.

Agent burnout at 6 months

High turnover rates force continuous training cycles and inconsistent borrower experiences.



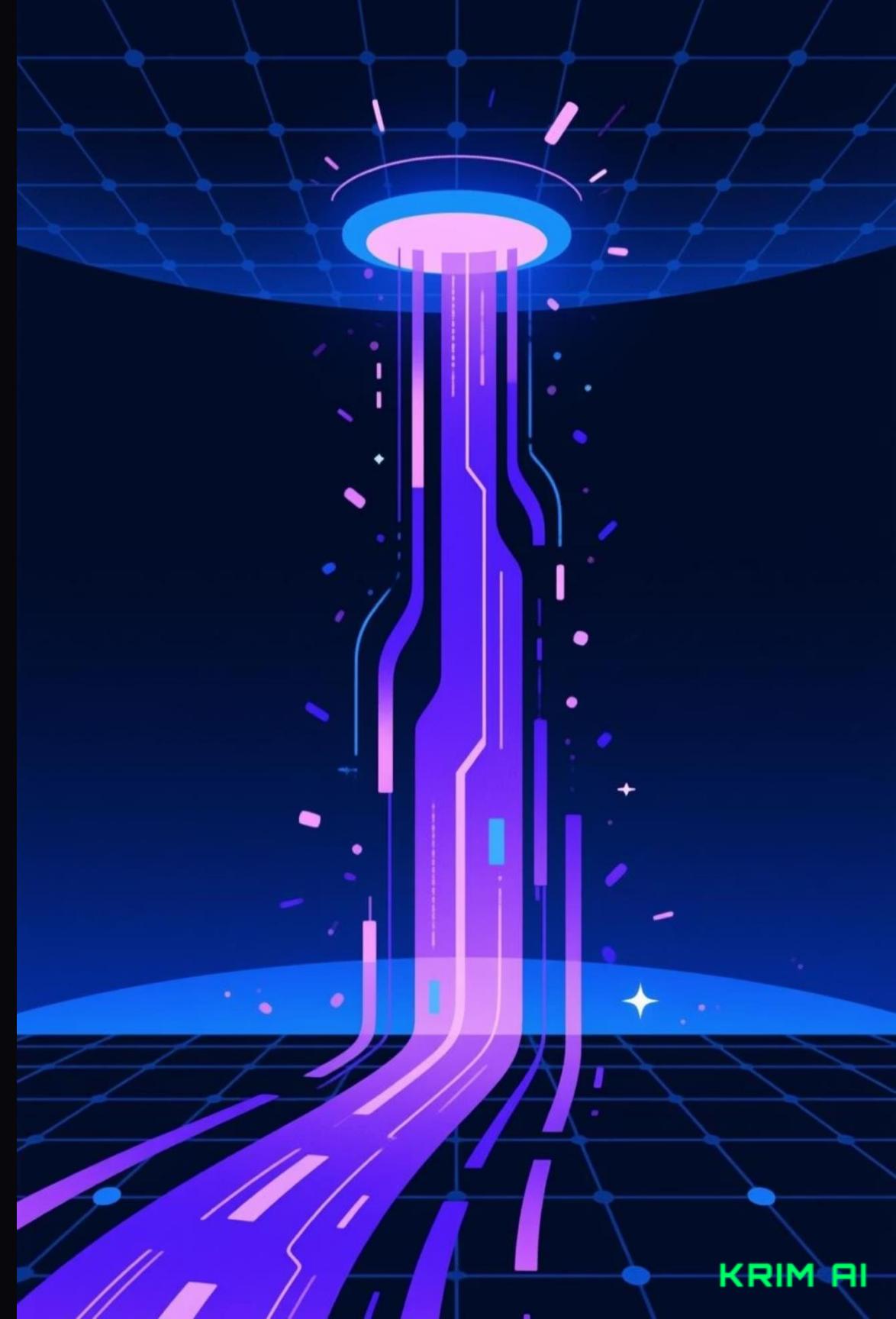
The New Frontier in Loan Servicing:



Multi-Agentic Operating System for
Backoffice Operations



Specialized AI Workforce for
Customer Engagement



A New Foundation — The Multi-Agentic OS

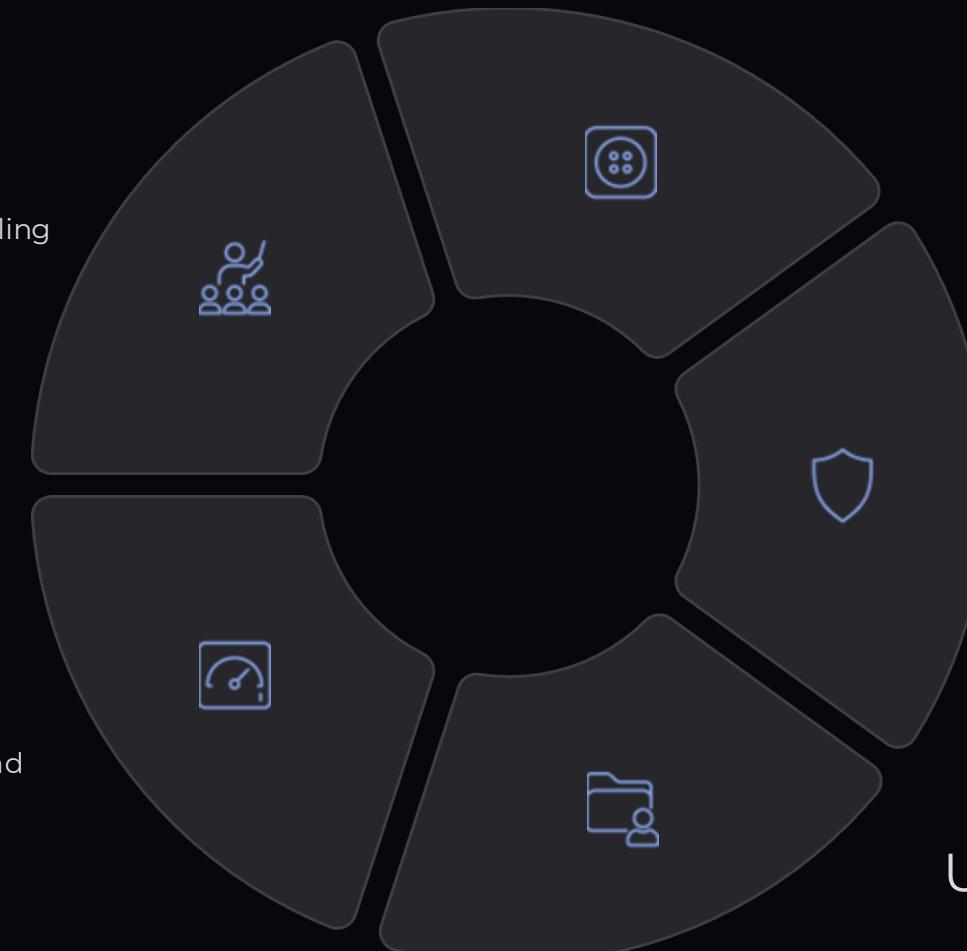
From scattered scripts to a unified operating system

Orchestration Engine

Manages multi-day omnichannel flows with intelligent throttling and dynamic prioritization for optimal engagement.

Observability Hub

Comprehensive metrics collection with anomaly detection and MTTR optimization for operational excellence.



Enterprise UX Layer

Human-in-loop governance with intuitive override controls ensuring transparency and control.

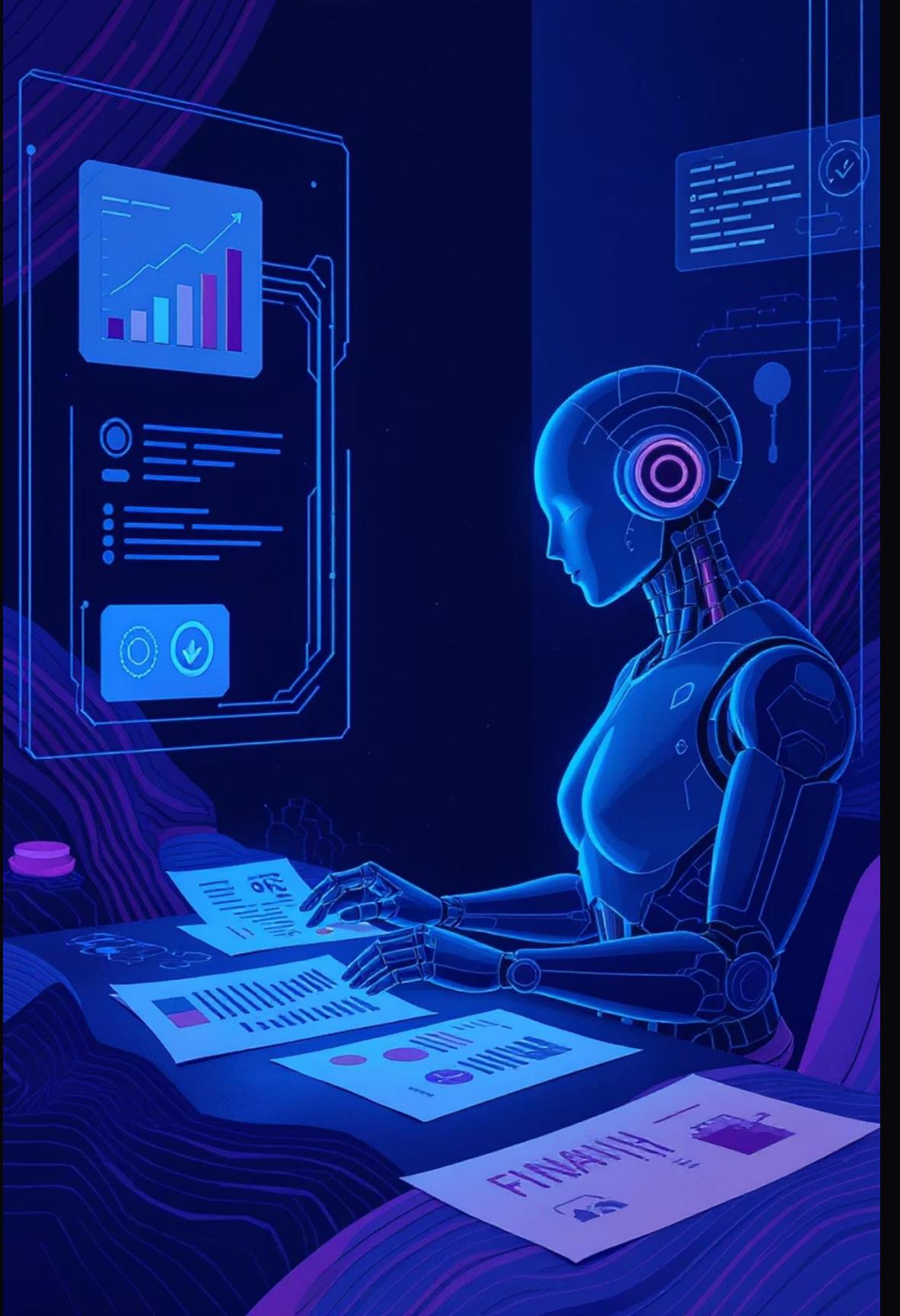
Compliance Shield

Real-time FDCPA/TCPA/CFPB rule enforcement ensures zero violations across all borrower interactions.

Unified Data Plane

Schema enforcement, PII masking, and comprehensive lineage logging create a secure foundation for all operations.

AI Agents — Digital Colleagues



Borrower-facing

Friendly Reminder

Achieves 65%+ contact rates with empathetic nudges for early-stage collections, maintaining +ve borrower relationships.

Master Negotiator

Secures 35% settlement conversion with dynamic offers tailored to mid-stage delinquency scenarios & borrower capacity.

Firm Resolver

Maintains zero compliance violations while maximizing recovery in late-stage collections through assertive but legal approaches.

Dispute Manager

Resolves borrower disputes with clear, compliant outcomes, escalating only when external intervention is required.

Financial Healer

Creates 3x LTV recovery through post-payment retention strategies and personalized financial guidance.

Staff-facing

Compliance Auditor

Ensures zero violations through real-time enforcement of complex regulatory requirements across all channels.

Campaign Manager

Delivers 35– 80% optimization through continuous A/B testing and segment-specific engagement strategies.

MIS Reporter

Reduces reporting time from hours to minutes while producing audit-ready documentation with perfect consistency.

Case Manager

Streamlines case handling at scale, intelligently routing issues for efficient resolution and human oversight where needed.

Model Ops Guardian

Monitors models for drift and reliability, alerting experts only when intervention is necessary.



Closing the Loop with Content Payloads

AI that doesn't just converse — it delivers outcomes



Personalized Payment Links
Dynamic & Secure



Compliant Notices
Audit-ready



Omnichannel
SMS, Email, WhatsApp, In-App



Rich Media
Videos, Calculators, Guides



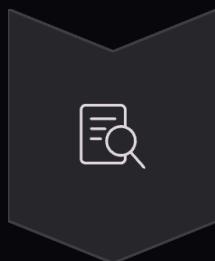
Daily Productivity Workflows - Unlocked

AI agents handle the toil, humans handle the strategy



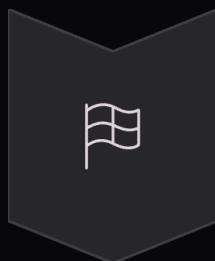
Campaign Orchestration

Humans design with AI-Copilot assistance, agents execute multi-day, omnichannel campaigns autonomously.



Compliance Monitoring

Compliance Agent translates complex regulations into enforceable rules, while ensuring perfect adherence across millions of interactions.



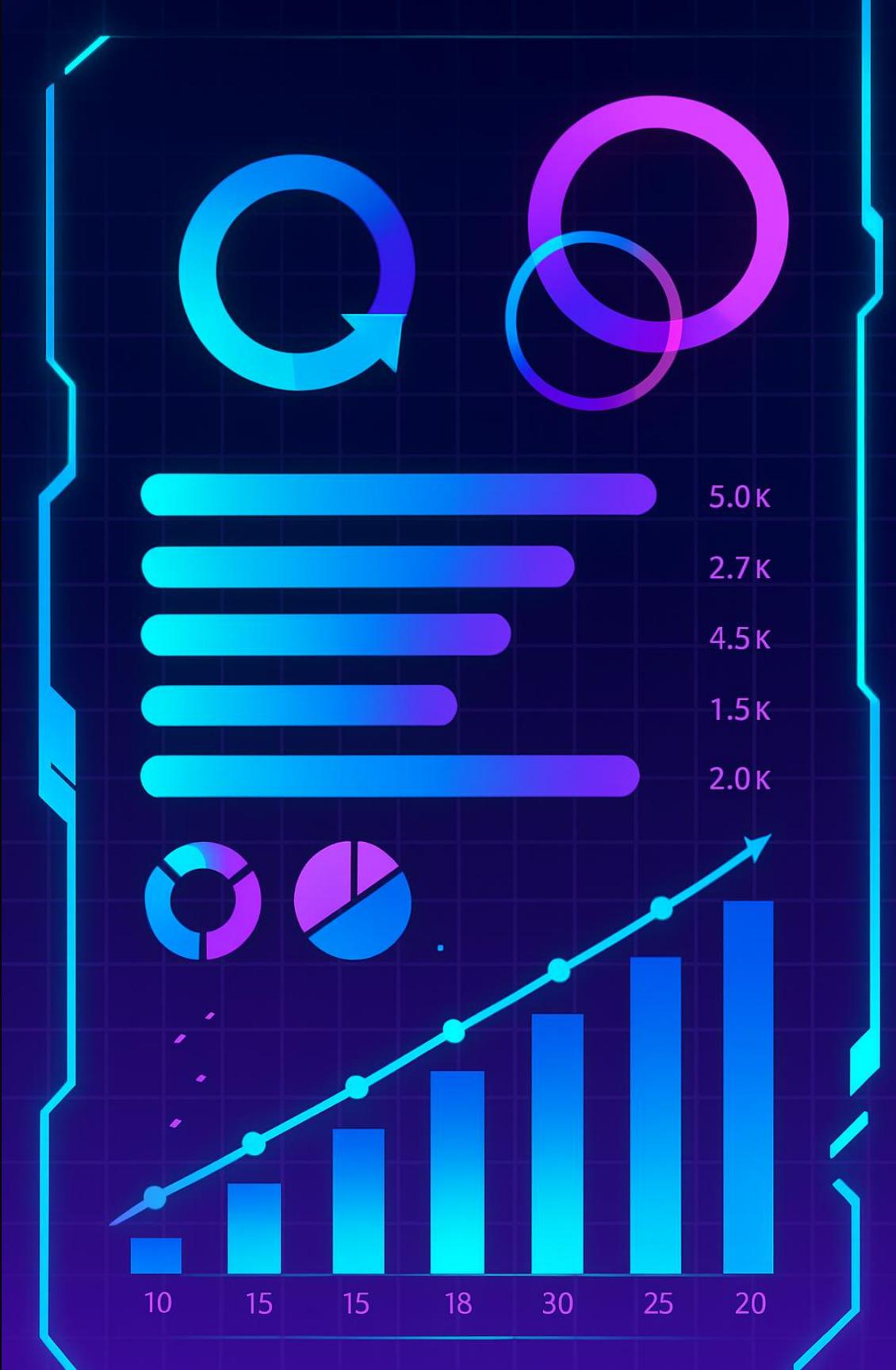
Escalation & Dispute Management

Case Manager Agent intelligently triages millions of cases, routing only the most complex or sensitive to human specialists for personalized resolution.



Reports Generation & Broadcast

MIS Agent instantly compiles detailed, audit-ready reports, reducing hours of manual work to seconds while ensuring perfect accuracy.



Proven in Production
+35%
Collection Lift

65%+ Contact Rates 200M+ Voice AI Calls 0 Compliance Violations



Case Study: Mega Indian Lender

Scale + Compliance at Once

Challenge:

- 100M customers
- Rising defaults
- Regulatory stress
- Cost escalation

Results:

- 55% of portfolio AI-serviced
- 65% Collection rate improvement
- Zero Compliance Violations
- \$25M+ annual savings

Case Study: Government Bank

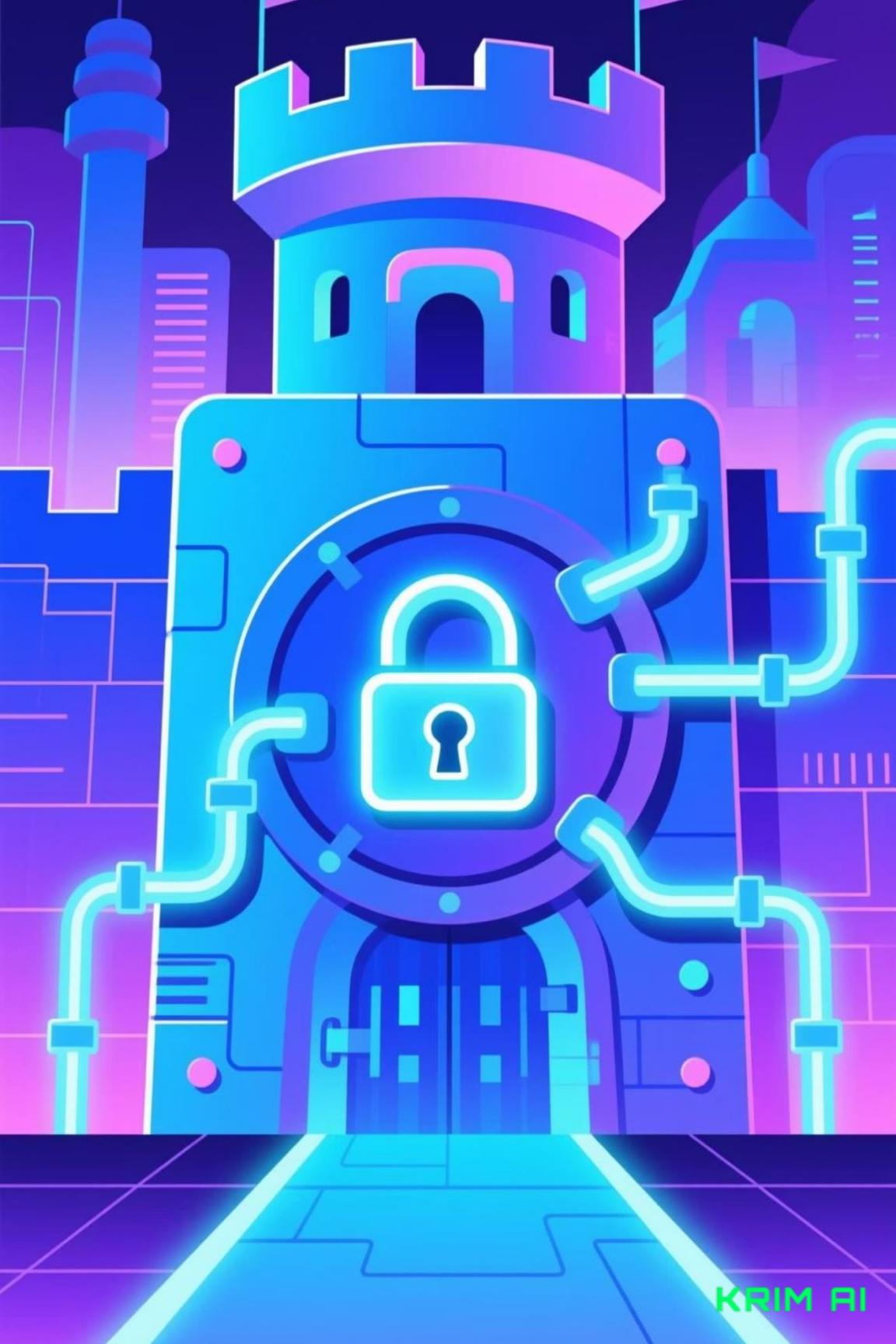
Specialized Needs, On-Prem Deployment

9M customers

3-year contract

1M+ automated calls/month

Seamless LMS/ERP integration



Enterprise-Ready Security

SOC 2 & ISO 27001

AES encryption at rest + in transit

99.99% uptime, <100ms latency

On-premise deployment





Seamless Integration – Fail-Safe Architecture

Integration Depth

Seamless connectivity with LMS/ERP/core banking systems via sophisticated API orchestration layer with automatic schema adaptation.

Custom connectors available for legacy systems, enabling AI transformation without disruptive core system replacements.

Real-time data synchronization ensures consistency across all platforms, eliminating reconciliation issues and data conflicts.

Bulletproof Design

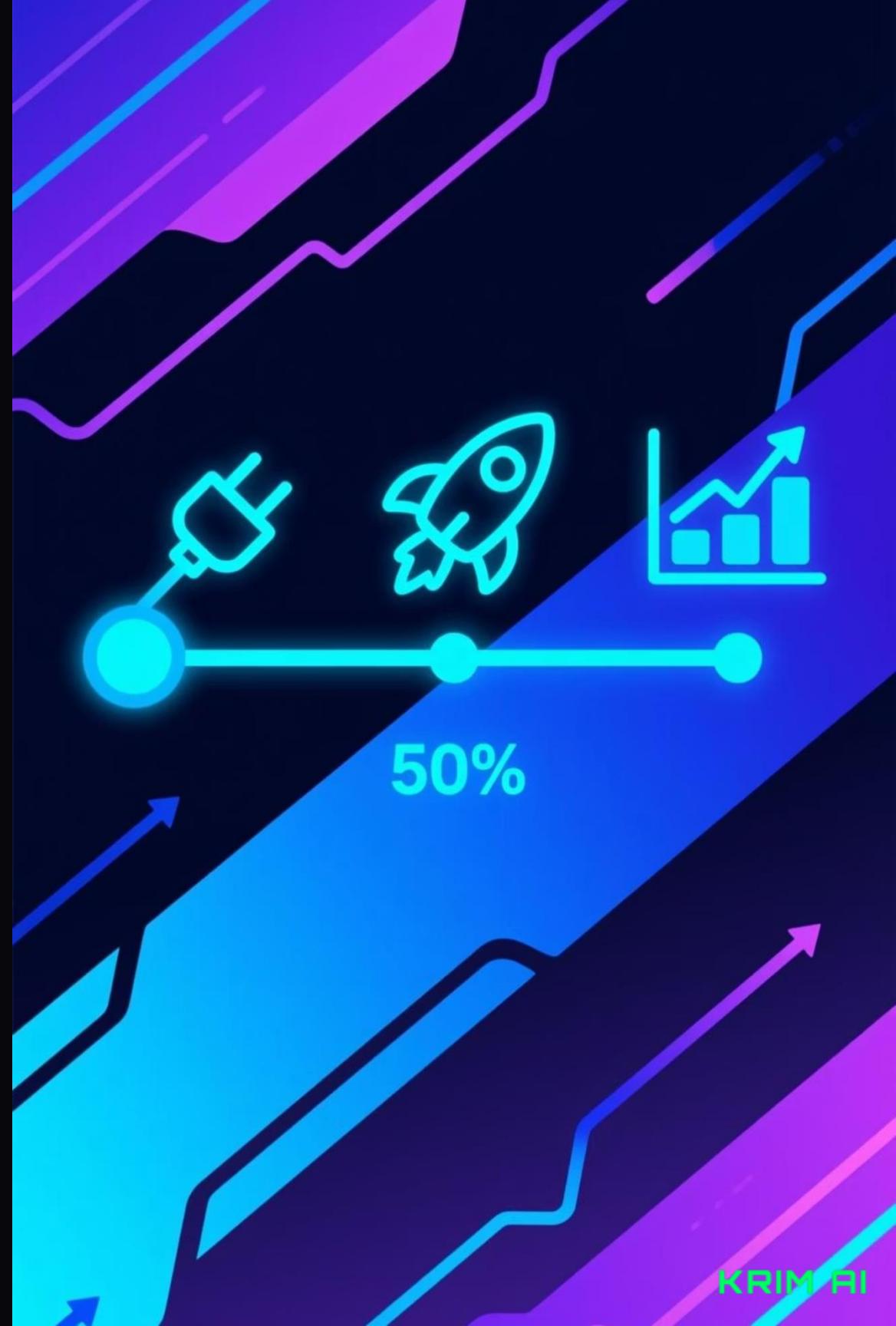
Sophisticated canary rollout system gradually introduces changes with real-time monitoring of key performance indicators.

Automatic rollbacks triggered instantly upon KPI degradation, preventing service disruptions and protecting borrower experience.

Multi-region redundancy with active-active configurations ensures business continuity even during regional outages.

Live in 30 Days

- 1 Week 1
Connect securely
- 2 Weeks 2-3
Pilot + compliance tuning
- 3 Week 4+
Scale to production



Total Visibility for Leaders

-  Real-time dashboards
-  Audit trails
-  Exception reporting
-  AI-driven recommendations





The Economics Are Irresistible

\$2.4M

Annual Savings*
on \$96K spend

3.2

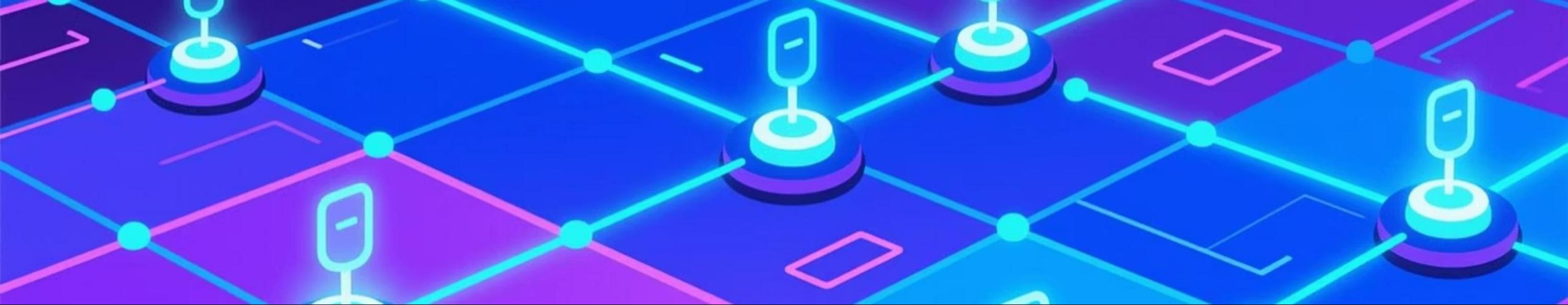
Months
Payback

50-90%

Affordable vs BPO

"The financial case for KRIM AI was undeniable — we saw ROI within the first quarter and have continued to see compounding returns as the system optimizes."

- Chief Technology Officer, Leading Indian Lender



Scale Without Firefighting

10,000+

Concurrent Calls

10M

Calls in 11 Hours

99.9%

Deployment Success Rate

Managed seamlessly via Orchestrator
throttling and intelligent load balancing

Processed with zero human intervention while
maintaining perfect compliance

Ensured by Model Ops Guardian's continuous
monitoring and early intervention

Cost of Waiting

\$12,847 lost daily per
\$100M portfolio

Missed Settlement Opportunities

Every day without AI negotiation capabilities means missed opportunities to secure settlements that become increasingly difficult as accounts age.

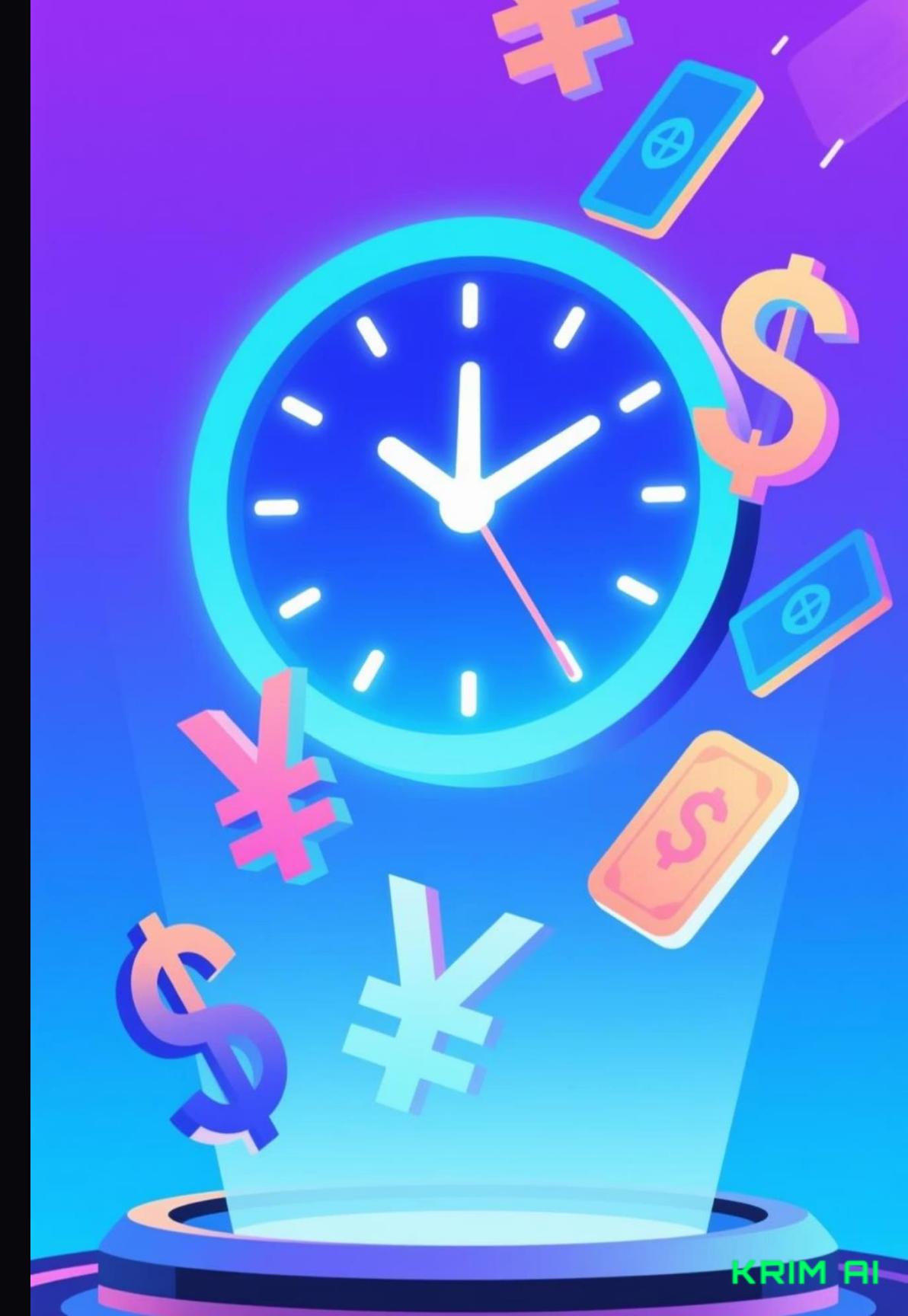
Regulatory Risk Accumulation

Manual processes introduce compliance risks that compound over time, potentially leading to significant penalties and remediation costs.

Competitive Disadvantage Growth

As competitors adopt AI solutions, the performance gap widens, making it increasingly difficult to catch up in both efficiency and effectiveness.

- ⓘ For a typical mid-sized financial institution, delaying AI adoption by just one quarter can result in over \$143k in direct recoverable losses—not including opportunity costs and competitive disadvantage.





Trusted by Industry Leaders

8.5

Years AI R&D

\$2B+

Debt Managed Monthly

50+

Financial Institutions

"Krim AI has fundamentally transformed how we approach loan servicing, delivering results we simply couldn't achieve with traditional approaches."

- CDO, Major Indian Govt Bank

Step Into the Agentic Era

ROI in 90 Days, Guaranteed

1 Live Agent Interaction Simulation

2 Custom Use Case Walkthrough

3 Implementation Roadmap Review

[**Book 30-minute Demo**](#)

Powered By

