

Case Study: Mega Indian Lender (85M+ Customers)

****Headline:**** 3.4M Borrowers/month. \$25M+ Annual Savings. 55% Collections Boost.

****Subheader:**** Krim AI re-engineered collections across 3.4M borrowers/month — replacing fragmented call center ops with autonomous agentic AI.

The Problem

- High-volume call ops = high cost, low yield
- Human agents were inconsistent and underperforming
- Fragmented pre-due and bounce workflows
- Diminishing returns despite high overhead

The Solution

- Deployed specialized AI agents for Pre-Due, DPD 1–4, and Post-Bounce engagement
- 7500 concurrent AI Agents able to fire 8M calls
- Live campaign observability with real-time tuning

Results

Contact Rate: 58% → 74%

Ops Cost (Monthly): ₹10 Cr → ₹1.5 Cr. 85% reduction

Avg Call Time: 96s → 42s

Collection Rate: +ve 55%

Total Reach: 3.4M borrowers/month

“Krim didn’t just improve ops — it flipped the economics of our collections.” — Head of Collections