

How India's Leading NBFC Achieved The Unthinkable:

600% Higher Collection Via Call And Collect Process



70%

Lower Operational Costs.

100%

Contact-ability.

300%

Call Pickup Rate.

600%

Increase in Collection Efficiency.

These aren't just numbers, they reflect the powerful impact Dataculr's DigiCall 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 DigiCall. Struggling with low pickup rates and ineffective traditional communication methods, the company needed a smarter, more efficient way to drive repayments. The solution? A SMART digital call and collect that eliminated unreachable customers and ensured every borrower stayed connected.

Let's get into it!

About:

The NBFC (Non-Banking Financial Company) 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%

WhatsApp and SMS Open Rates

28%

Email Open Rate

80%

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(around 45%) than emails (25-28%), they still come with challenges, such as undelivered messages due to incorrect or outdated phone numbers. The "call and collect" is especially inefficient for relatively small loan sizes, as most borrowers ignore or block collection calls. 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%

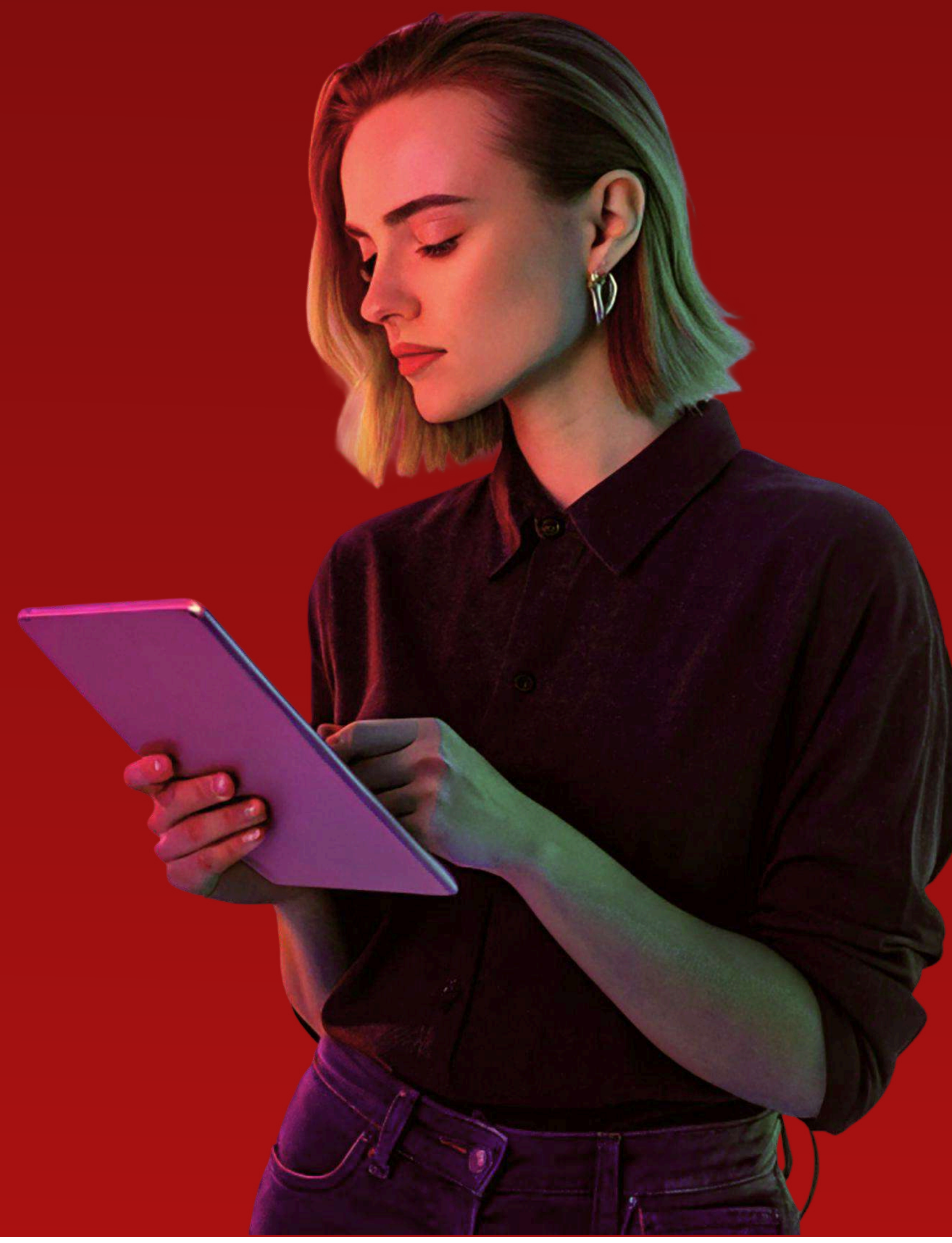
70% of borrowers **changed their phone numbers after taking a loan**, making them even harder to contact. Missed payment reminders led to further delays and increased collection costs.

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

Dataculr's Solution:

A fully digital call and collect strategy using

DigiCalls



Dataculr's DigiCall—a breakthrough solution that changes the complete outlook of collections. No number – No problem! DigiCall reaches the Device and not a number. Whether it's skip tracing challenges or unreachable numbers, DigiCall eliminates these barriers by delivering bank-branded, authentic calls straight to the borrower's smartphone, ensuring visibility and engagement.

DigiCall also seamlessly integrates automated payment reminders and welcome calls, helping you 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

DigiCall streamlines recovery, leading to faster repayments.

70%

02

6X Collections Efficiency

6X higher than conventional 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 DigiCall

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.



Call-Back Option

Borrowers can return missed calls, improving engagement and response rates.

2

3

Branded Calls

Ensures clear context for the call, increasing customer trust and engagement.



Secure & Scam-Free

Customers can trust that calls are legitimate, eliminating spam and fraud risks.

4

Smarter Collections, Better Results

Success Stories

“

Partnering with Dataculr 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 DigiCall feature has been particularly beneficial, addressing our primary challenge of customer outreach. With DigiCall, we can now ensure seamless and effective customer engagement. Dataculr has truly transformed our collections process for the better.

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