FUSION
AI-FIRST CX

Driving Smarter Collections Through Data Analytics for Risk Segmentation



A leading public-sector bank partnered with Fusion CX to strengthen its collections operations across multiple customer and lending portfolios. The program required improved recovery performance through data-driven customer segmentation, multilingual outreach, and technology-enabled collections while maintaining regulatory compliance

The Challenge

The client faced five key operational challenges:

1. **Meeting collection targets.**
   Maintain consistent collection performance across multiple customer segments and lending portfolios.
2. **Hiring qualified talent.**
   Recruit DRA-certified multilingual agents within a limited exception period to meet operational requirements.
3. **Addressing dialer limitations.**
   Overcome dialer connectivity and data penetration issues affecting outbound collections.
4. **Improving operational efficiency.**
   Enhance collection effectiveness through better customer segmentation and outreach strategies.
5. **Maintaining regulatory adherence.**
   Ensure collections operations remained aligned with applicable regulatory requirements across geographies.

The Solution



Fusion CX implemented an outbound tele-collections process supported by AI-enabled technology, predictive dialer logic, and multilingual delivery teams.

The program introduced risk-based customer segmentation through an AI-enabled dialer suite, supported by real-time dashboards to improve outreach prioritization and collections visibility. Fusion CX also transitioned the operation to a new dialer system aligned with aligned with industry standard requirements requirements.

A fully DRA-certified multilingual team was deployed to manage collections across four credit portfolios: Retail, MSME, DPL, and CCOD. Operations were delivered from two centers, with multilingual outreach supporting English
and six Indian languages.

The delivery model was structured around four operational stages:

Identify: Trigger customer outreach following one or two missed EMIs.
Connect: Reach customers through multilingual outbound calling.
Engage: Discuss pending payments and available paths to resolution.
Measure: Track collection performance against reported operational targets.

Results

Fusion CX established a technology-enabled, multilingual collections operation designed to support multiple credit portfolios while maintaining regulatory and operational discipline.

Key outcomes included:

- 205 current FTEs, growing from 160 at launch.
- 4 credit portfolios supported: Retail, MSME, DPL, and CCOD.
- 2 delivery centers supporting outbound collections operations.
- 6 delivery languages supporting multilingual customer engagement.
- 93%+ Collection Performance consistently exceeding the stipulated 92% target.
- Deployment of a fully DRA-certified collections team.
- Risk-based segmentation and predictive dialer capabilities supported by real-time dashboards.

The engagement combined data-driven customer prioritization, structured outbound collections, and scalable multilingual delivery to strengthen the client's collections operating mode