



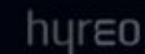
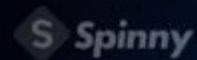
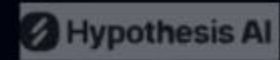
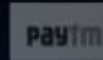
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• Backed by  Y Combinator

# Voice AI

# Built for India



# Collections at Scale is Broken

Paytm manages **10M+ active borrowers** across Personal Loan, Merchant Loan, and Postpaid - yet the collections engine powering recovery is fundamentally constrained by human limitations.

## **Cost Overrun**

Human agents cost **₹25,000–40,000/month** each, handling only 80–120 calls/day at peak capacity

## **Compliance Failures**

Wrong lender framing, false commitments, no mandatory summary - each a regulatory risk under **RBI Fair Practices Code**

## **DPD Buckets Grow**

D1–D7 borrowers called too late. D60+ called too many times without strategy. Manual outreach cannot scale.

## **Agent Quality Inconsistency**

RPC confirmation missed, amounts quoted wrong, abusive or non-compliant handling - no standardization across agents

## **CRM is Stale**

Agents update after calls. Data is stale. Follow-ups missed. PTP dates not tracked. The feedback loop is broken.

## **The Result**

Recovery rates suffer. Cost per recovery is high. **Compliance liability compounds** with every unmonitored call.

*Every missed RPC, every wrong amount, every absent summary is not just an operational failure - it is a regulatory exposure event under RBI guidelines*

# The ROI Case for Voice AI

Replacing manual outreach with an AI-powered voice agent delivers measurable, compounding returns across cost, compliance, and recovery velocity

## 10x

### Call Capacity

500–1,000 calls/day per AI agent vs. ~100/day for a human agent

## 80%

### Cost Reduction

₹2–4 per call (AI) vs. ₹18–25 (human) - up to 85% reduction per interaction

## 7×11

### Always Available

8am–7pm IST, 7 days a week - zero dependency on attrition or availability

## 20%

### Recovery Lift

Expected 10–20% lift in early bucket recoveries (D1–D30) - to be validated via pilot

### Compliance by Design

Every call follows a predefined compliant script: correct lender framing, mandatory overdue summary, zero unauthorized commitments. Reduces RBI violation risk structurally - not through training or monitoring.

- Correct lender framing on every call
- Mandatory summary with overdue amount
- No unauthorized commitments - ever

### Real-Time Payment Capture

Payment links triggered **during the call** via Razorpay/UPI. Borrower receives the link while still engaged - closing the intent-to-payment gap instantly.

### Early Pilot Signals

End-to-end flow - confirmation → link → acknowledgment - completed within minutes. Borrowers successfully requested and received payment links during live calls.

# The Voice AI System: End-to-End Workflow

A fully orchestrated, three-phase system - from pre-call intelligence through live interaction to post-call automation - designed for zero manual intervention.



## Pre-Call Intelligence

Reads CRM inputs: DPD bucket, overdue amount, EMI, language, prior interactions. Prioritises by DPD rules. Filters paid, wrong number, and escalation cases automatically



## On the Call

RPC verification before any disclosure. Structured compliant script. Handles 13 key scenarios including payment intent, PTP, disputes, language switch, and abusive caller protocol



## Mid-Call Payment

Confirms borrower number. Triggers Razorpay/UPI link in real time. Sends via SMS during the call. Confirms receipt. Marks outcome = PAID if confirmed on call



## Post-Call Automation

CRM auto-updated: outcome, summary, PTP date, next call date, attempts. Payment status via Razorpay/UPI webhook. Retry logic based on configurable rules

### 10+ Handled Call Scenarios

Payment now (link sent mid-call)	Payment now (link sent mid-call)	Payment now (link sent mid-call)	Dispute raised	Already paid claim
Abusive caller (2-warning protocol)	Wrong number	Waiver request	Language switch (7 languages)	Callback request

# Why Bolna

*Built for high-volume, real-world voice operations - not demos or chatbot use cases retrofitted for calls. Bolna is production-grade infrastructure for the Indian collections context*

**₹2.5 Cr+**

Collections driven via automated recovery workflows with fast turnaround

**10,000+**

Calls per day handled reliably with 250+ concurrent calls in production

**4,00,000+**

User interactions scaled across cart recovery, surveys, and support

**10+ Languages**

Hindi, Hinglish, and regional languages natively - including noisy, unstructured call scenarios



## Real Indian Conversations

Handles Hindi, Hinglish, and 10+ regional languages natively. Works across noisy, unstructured call scenarios without degradation



## Real-Time Action

Trigger workflows mid-call: payment links, CRM updates, escalation flows. Conversation → action → outcome in a single interaction



## Enterprise Infrastructure

Low-latency voice, scales from pilot to large volumes, built-in RBI call timing compliance (8am–7pm), recording, retry, and tracking logic

# Expansion Roadmap

*From a focused pilot to Paytm's always-on collections operating system - a phased path that compounds value at every stage*



## Phase 1 — Current Focus

Outbound collections for Personal Loan, Merchant Loan, Postpaid. Hindi and Hinglish. Payment link during call. Full CRM integration.



## Phase 2 — Regional Language Expansion

Tamil, Telugu, Marathi, Bengali, Gujarati, Kannada. Localized voice personas and scripts. Same compliance stack - zero regression on quality.



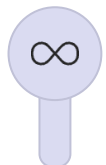
## Phase 3 — Inbound Support

Payment queries, account status, PTP scheduling via inbound. Deflects **60%+ inbound volume** from human agents automatically.



## Phase 4 — Smarter Prioritisation

Rule-based targeting of D1-D7 delinquencies. Predictive outreach timing. Improved contact rate through optimised call windows.



## Phase 5 — Full Collections Lifecycle

Pre-default EMI reminders, post-payment confirmation, assisted settlement with human oversight. **Bolna becomes Paytm's always-on collections operating system.**

**The long-term vision:** Bolna is not a point solution for outbound calls - it is the intelligent, compliant, always-available collections infrastructure layer that scales with Paytm's borrower base without adding headcount