Saarthi .ai

Humanized Communication AI for Customer-Centric Enterprises

CRED

Aadhar Housing Finance Ltd

MANAPPURAM FINANCE LIMITED
Make Life Easy

KreditBee

BAJAJ FINSERV

CAPRI LOANS

About Saarthi.ai

Saarthi.ai revolutionizes customer experience with AI-powered, human-touched omnichannel communication, delivering personalized, seamless, and consistent experiences for customers. Over the last six years, Saarthi.ai has served 50+ prestigious brands such as CRED, Kreditbee, Bajaj Finserv, Shriram, Manappuram, Capri Loans, and more.
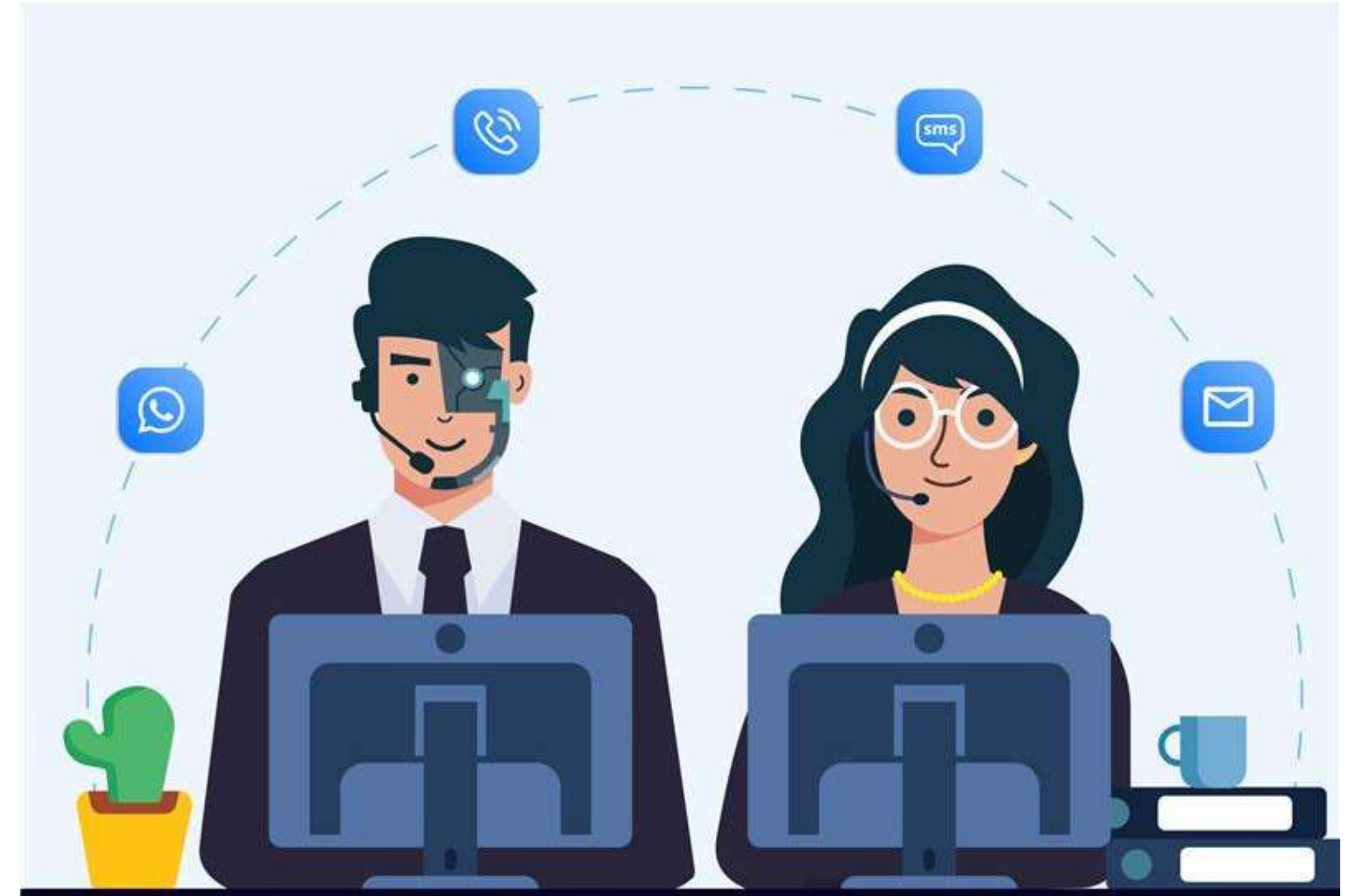
**Our Products:**   • **Pravid**   • **Vaikhari**

Pravid.io

All-in-one communication management platform designed to help businesses achieve customer-centricity and streamline their communication processes.

- **MAIA:** Pre-trained multilingual Contact Center AI Agent

- **Live Agent Desktop:** Seamless transition from AI to Human agent

- **Analytics:** Interactive dashboard with business-critical metrics and preemptive actionable insights

- **Adaptive Communication:** Omnichannel personalised drip campaigns using behavioral signals exhibited by customers
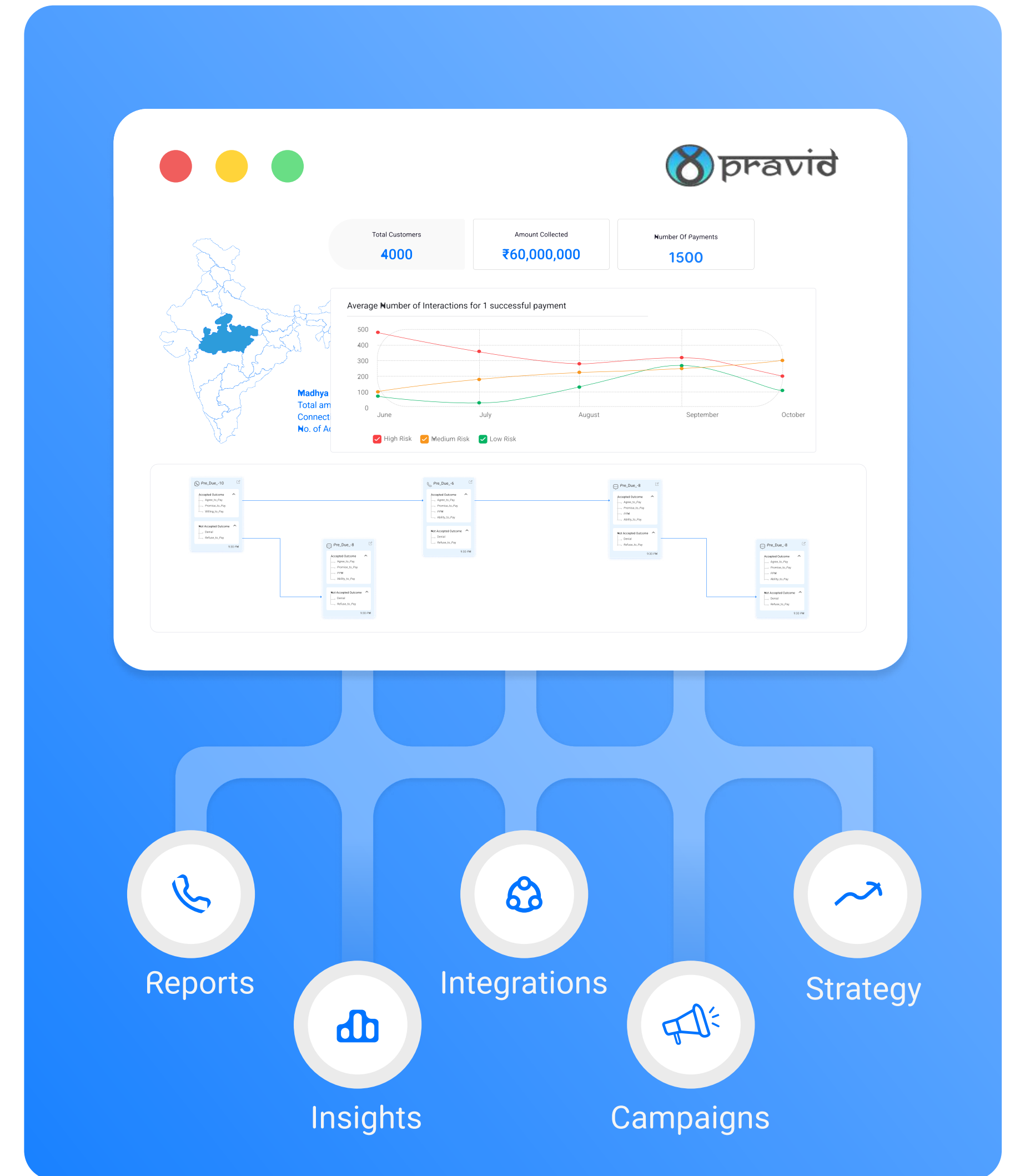
What sets us apart

Our Multilingual AI Agent (MAIA) is trained to scale and perform each business process diligently while ensuring customer satisfaction
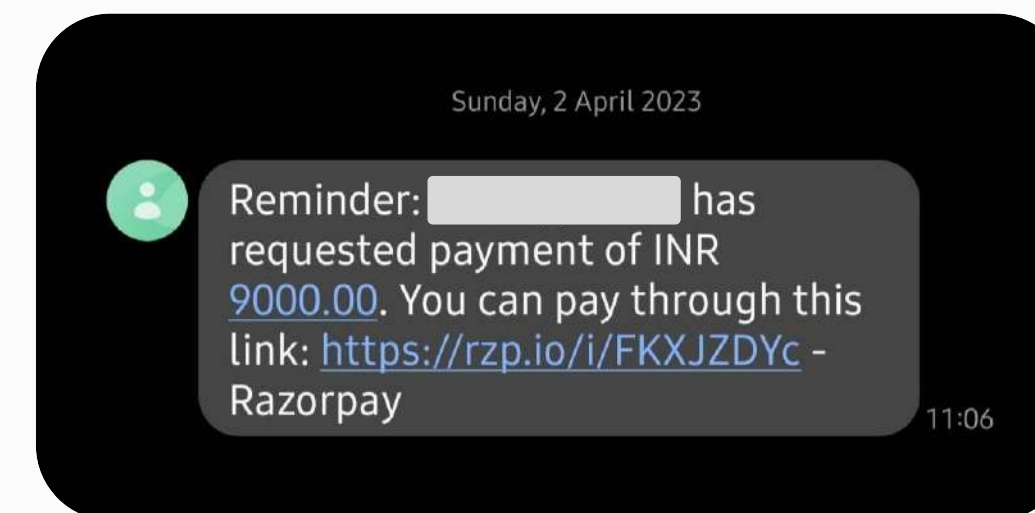
- Process-level trained
- Vertical level
- Domain level
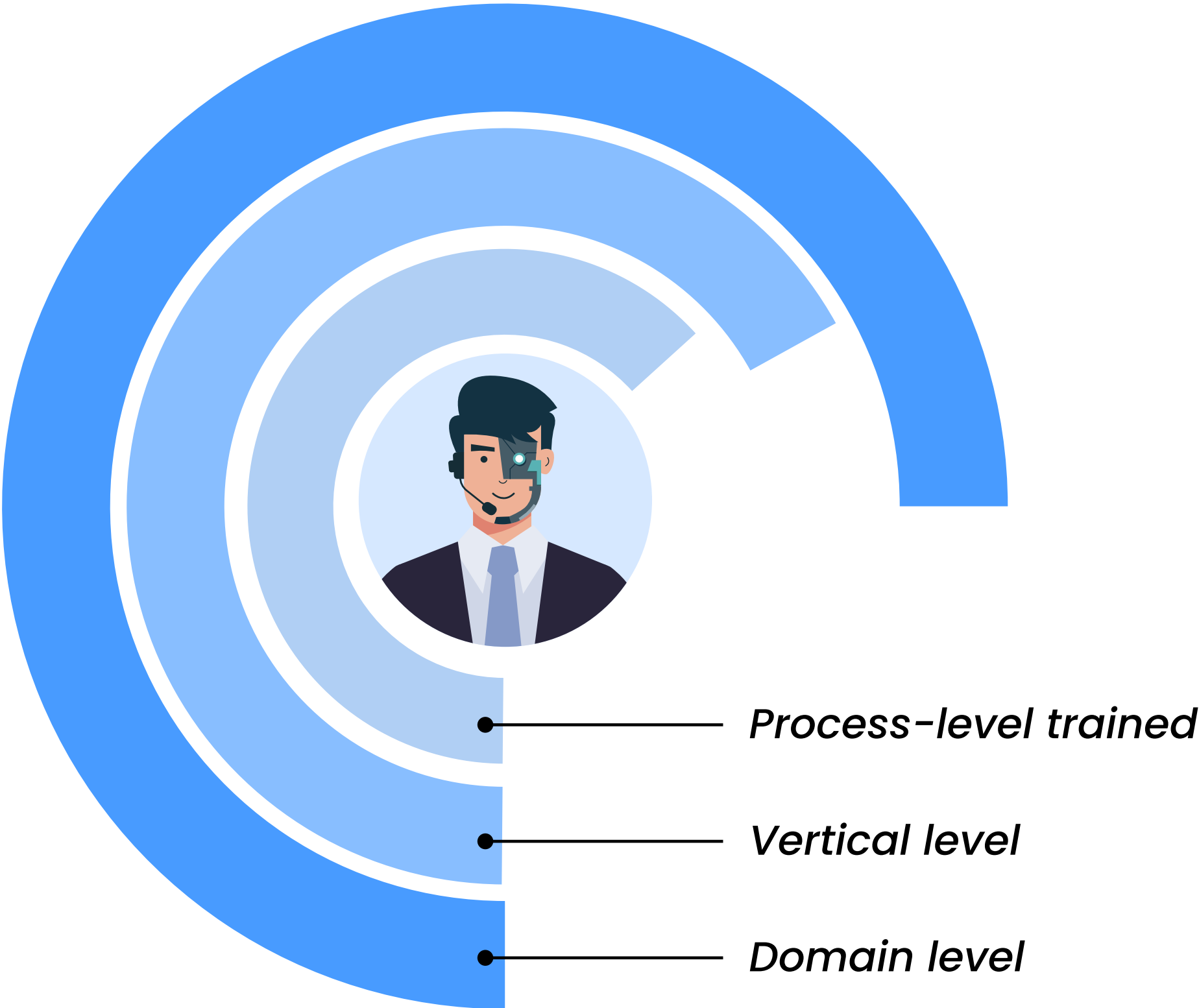
99%
Accuracy at Disposition level

<2%
Dialogue Error Rate (DER)

Omnichannel Experience

▶ Demo Audio

Sunday, 2 April 2023

Reminder: ▮▮▮▮▮ has requested payment of INR 9000.00. You can pay through this link: https://rzp.io/i/FKXJZDYc - Razorpay

11:06

WHATSAPP

VOICE

कितना loan amount बचा हुआ है मेरा?

8:36PM

Intent	Context	Signal
ask 89.91%	loan 99.98%	loan_amount_remaining 89.91%

Third Person	Sub Intent	Sub Context
no 100%	general_ask_inform 99.99%	quantitative_data 99.99%

Delay Reason	Humilate	Sentiment
no_delay_reason 100%	no_humiliation 99.99%	neutral 99.99%

Entities	Status Code	Disposition
NA	702	Ask Loan Amount - NPTP, PIC

करन्टली आपका बीस हजार रुपये का लोन पेन्डिंग है। क्या आप आज ड्यू पेमेन्ट, कर सकते हैं?

8:36PM

Saarthi ai
Saarthi ✅

YOU PROMISED TO PAY TODAY!

Hi 😊
I'm Rachael from ▮▮▮▮
You had promised to clear your dues by today. Your account is due with ₹▮▮▮
Can you clear your dues today?

12:57

Yes, I can   No, I can't

Saarthi ai
🔊 Hi 😊
I'm Rachael from client_name.
You had promised to clear your due...

No, I can't   12:57 PM

Not paying your dues on time may lead to additional late payment charges and impact your CIBIL score.
May I know by when can you make the payment?   12:57 PM

Next week   12:57 PM

Hmm! 🤔
But this delay could impact your future loan eligibility.
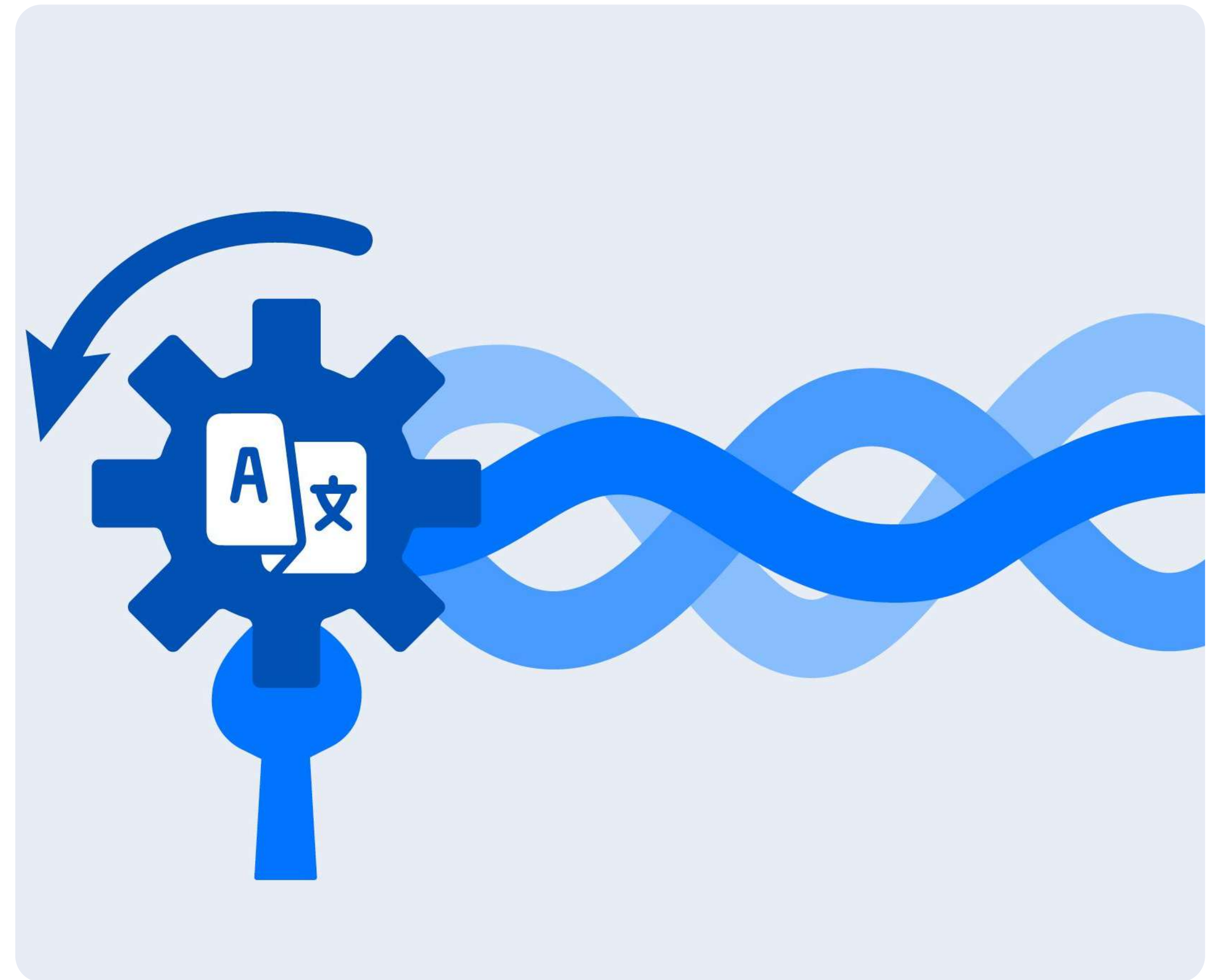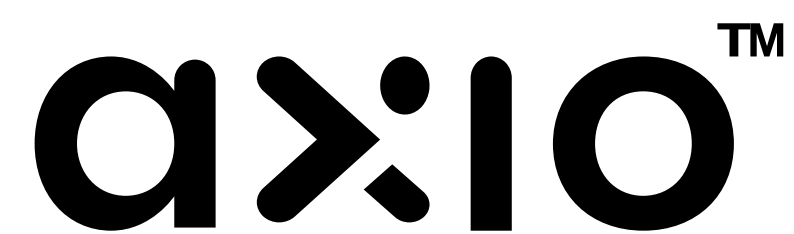Please select the reason for this delay from below

Vaikhari

Vaikhari AI Labs, the R&D lab of Saarthi.ai, focuses on advancing conversational AI and language technology. It offers comprehensive language and speech technology solutions, eg:

1. Speech to text,
2. Text to speech,
3. Voice biometrics,
4. Speaker diarisation,
5. Language identification,
6. Language understanding,
7. Emotion, and more.

Trusted & Loved by:

CRED

MANAPPURAM FINANCE LIMITED
Make Life Easy

BAJAJ FINSERV

AXIS SECURITIES

Aadhar Housing Finance Ltd

BAJAJ FINANCE LIMITED

DBS Mintek

LENDINGKART
Think Cash, Think Lendingkart Group!

axio™

INDOSTAR

SmartCoin
MADE IN BHARAT

SONATA FINANCE

KreditBee

Trade red

SHRIRAM HOUSING FINANCE

TVS CREDIT

CAPRI LOANS

Fullerton India
Rishta Sammaan Ka

How we've Earned their Trust

The Saarthi.ai Impact

$500Mn+
Loan amount collected

Upto 95%
Collection Rate
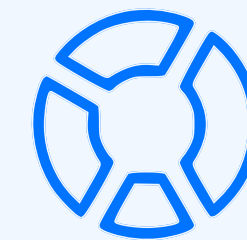
$13.1Mn+
Customer Interactions

Upto 90%
Process Automation

Upto 98%
Connection rate

4.5 ★
Customer Satisfaction

>60%
Cost Reduction
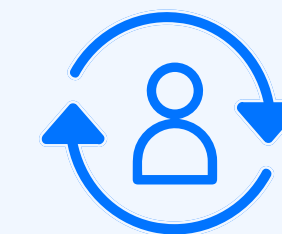
>90%
Retention Rate

Voice of Confidence

CAPRI LOANS

We have been using Saarthi's service for collecting payments for all our users on autopilot, for increasing efficiency and reducing cost. This was useful for customers who have bounced at least once in past 6 mos where they helped reduce bounce rate by 4%.

Prassana Singh
Group Collection Head

SHRIRAM HOUSING FINANCE

Our main requirement was to reach customers effectively and efficiently in their preferred regional language. We were pretty impressed by the speed at which Saarthi was able to execute the project for us.

Sandeep Ranjan
Chief Digital Officer

MANAPPURAM FINANCE LIMITED
Make Life Easy

Our collection method is now lot more productive thanks to the bots. The bots will be used for other segments, too. The real-time customer feedback and responses we receive are the best part of using these bots.

Shashi Bhan Singh
Chief Customer Relationship Executive

Humanizing Communication AI at Every Step of Customer Communication Lifecycle
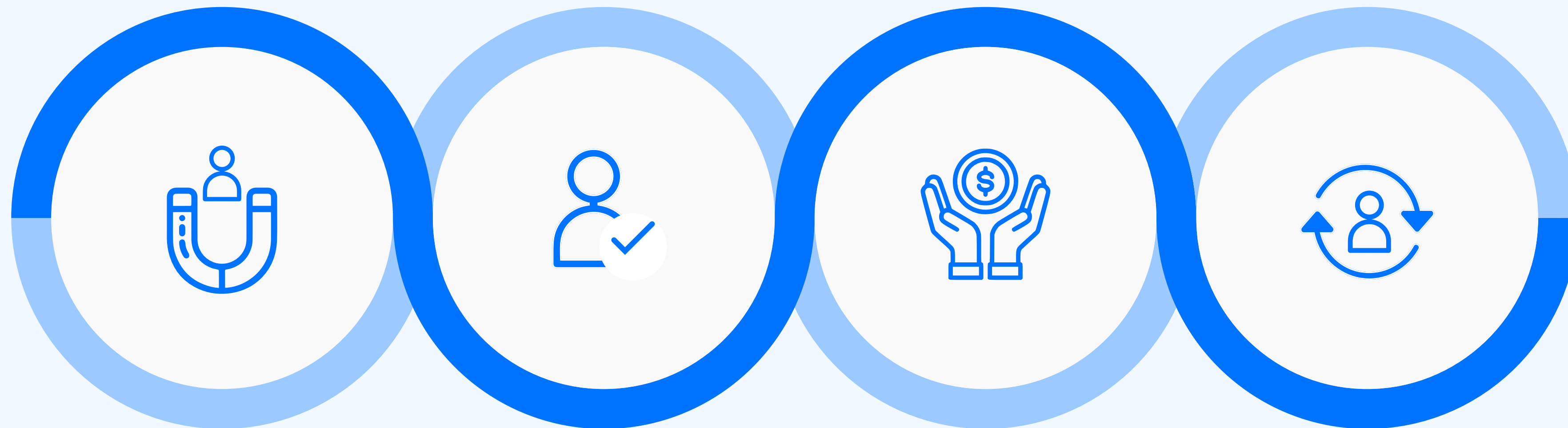
Acquisiton

- Lead Generation
- Lead Qualification
- KYC Appointment
- KYC Reminder

Activation

- Lead Nurturing
- Loan Approval
- Welcome Greetings
- Feedback Survey

Collection

- M0 Awareness
- Counseling Call
- Pre-due to DPD 90+
- Live Penal

Retention

- X-sell
- Top-up Loan
- Re-KYC
- Balance Transfer

The Saarthi.ai Impact

Our Experience & Success Stories Working with India's Leading FinTechs & NBFCs

→

Lead Qualification

Optimizing lead qualification at a Leading FinTech

A prominent Fintech platform providing personal loan and financial solutions wanted to find new borrowers

In a volatile lending market like India, identifying, qualifying, and reaching out to the borrowers at scale was a key challenge

The company deployed our Humanized Communication AI solutions to accelerate lead qualifications while reducing costs by nearly 50%

Conversion rate: **12%**

Average Call Pick-up Rate: **70%**

Reasons for Negative Dispositions Captured

Others(88.5%)

Jobless(1.5%)

Personal issue (2.5%)

Insufficient funds(7.5%)
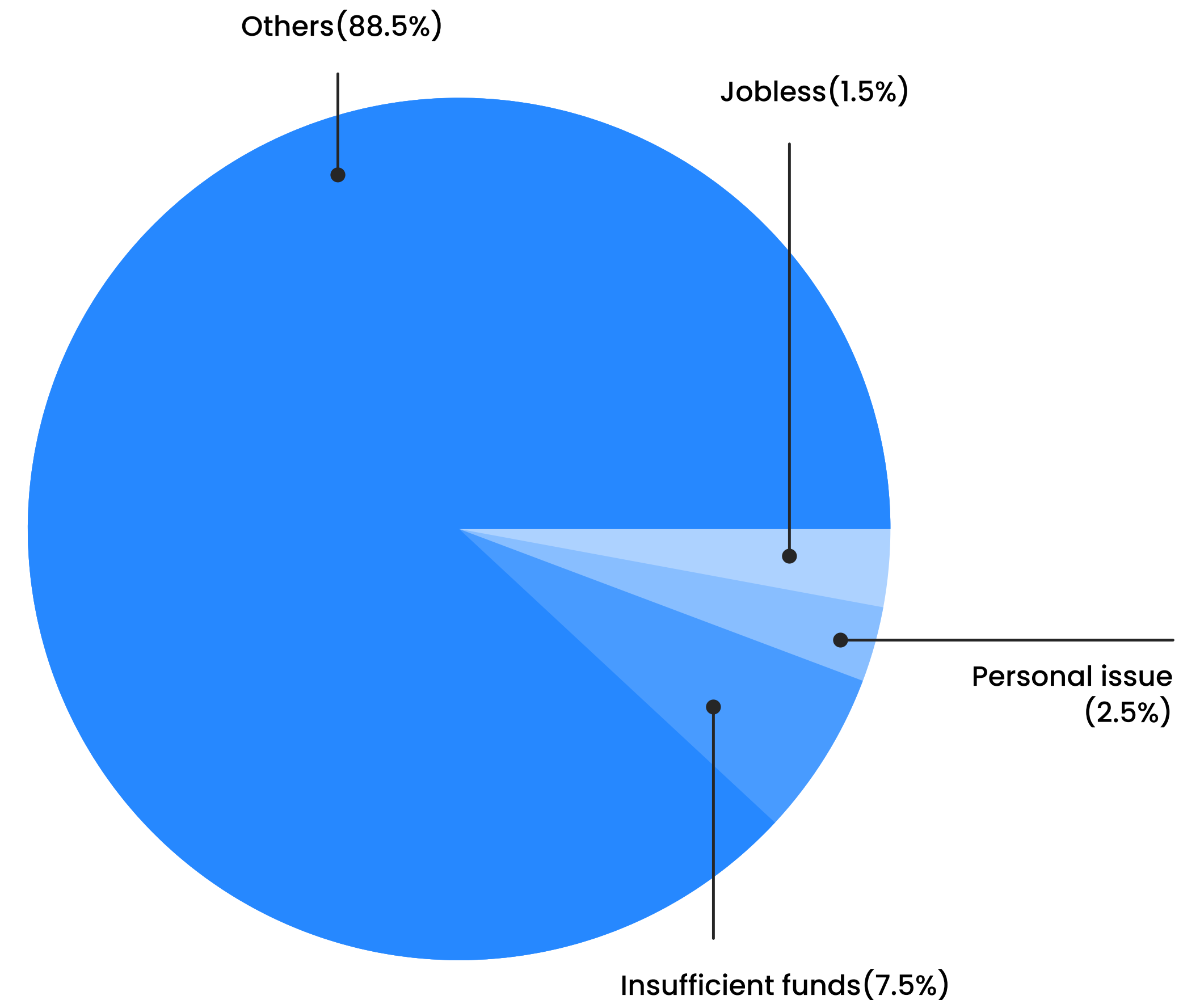
Data collected over Oct'22-Mar'23

User Activation

Accelerating user activation at a leading NBFC

A leading NBFC company wanted to disburse pre-approved instant loans up to ₹ 1 lakh, through its mobile app & virtual card.

The efforts to boost app downloads and accelerate user activation were slow and ineffective.

The company implemented Saarthi.ai's Humanized Communication AI solutions to increase user activation by 5% M-o-M

Pickup Rate: **60%**

Conversion Rate: **20%**
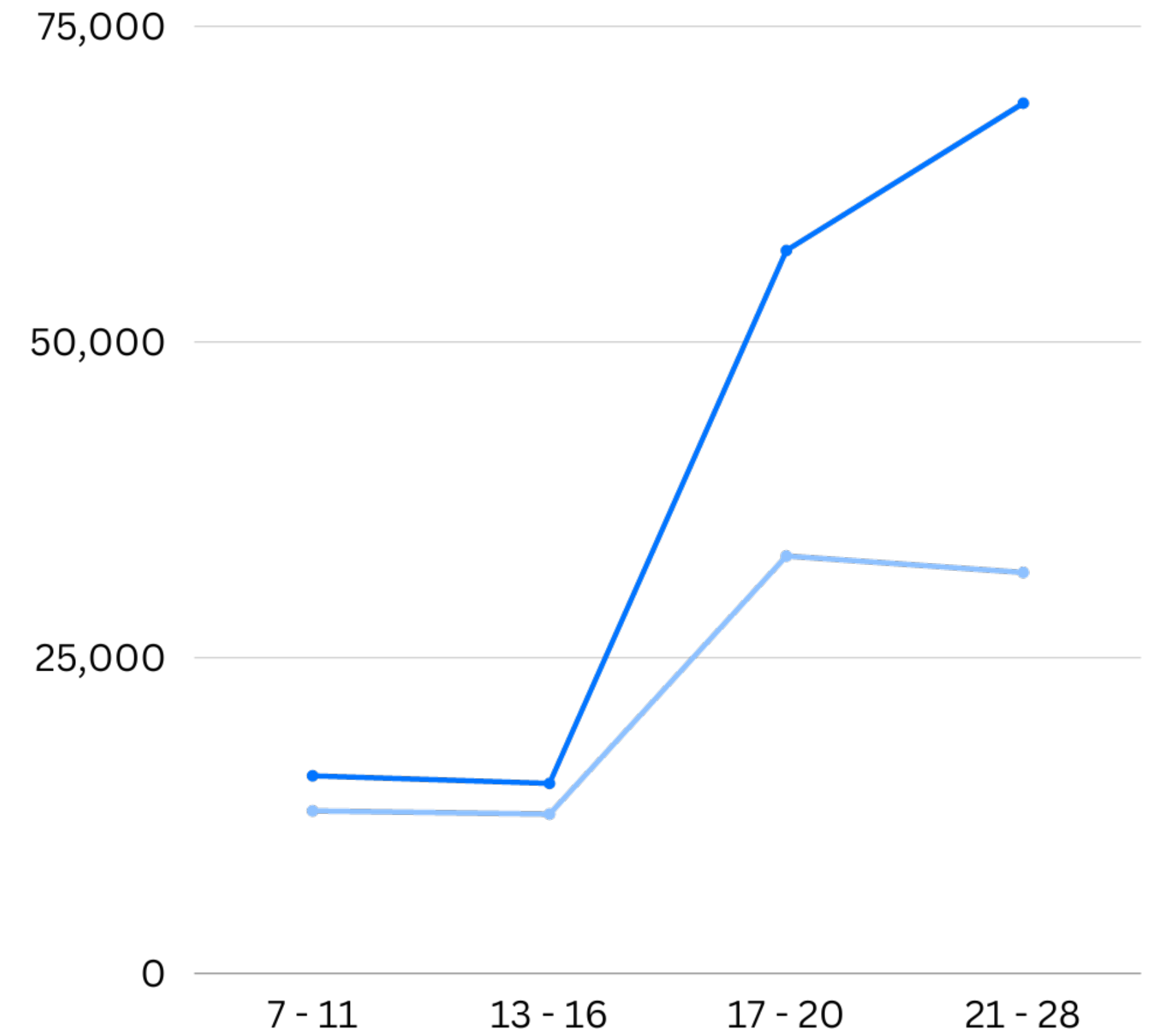
Data collected over Feb'23

■ Total Calls Made   ■ Total Unique Picked-Up Calls

Collection

Accelerating Collections for a Leading Indian Online Credit Platform

The company, which has a ticket size of ₹30k to 2L , wanted to increase its collection rate while reducing its opex.

The client had significant dependency on human call centres, which posed challenges such as high cost, low transparency, and difficulty in scaling.

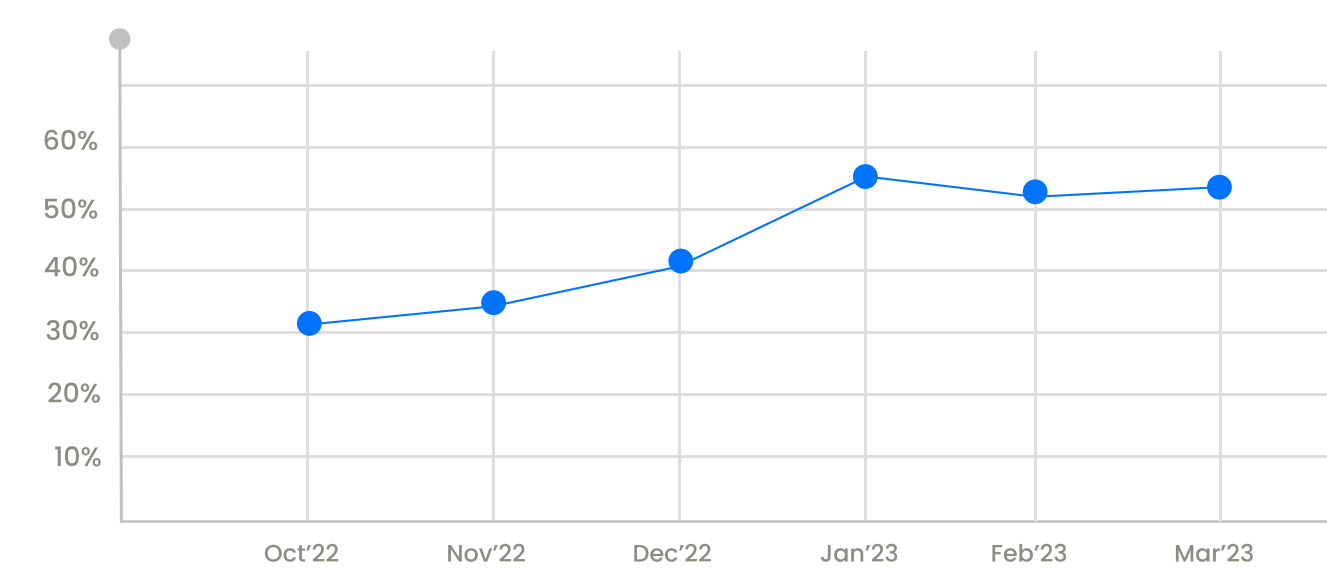The company adopted Saarthi's Humanized Communication AI solutions to increase pre-due collection by 20% and post-due collection by 40%

Pick-up Rate (%)

This graph shows the growth rate in successful pick-ups of automated calls over time
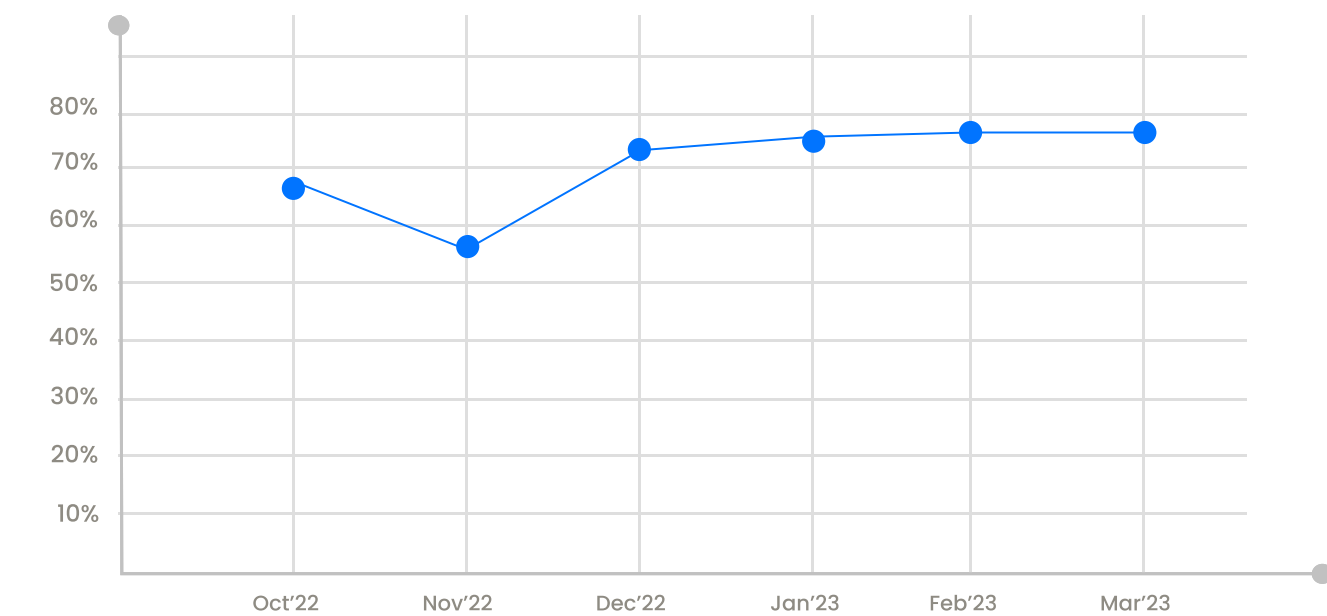
Collection Rate (%)

This graph shows the percentage of outstanding debts that were successfully collected.

Collection

Enabling efficient collection for a leading P2P lending FinTech

The company is a leading P2P FinTech that offers reward-based credit card payments app, along with short-term credit lines and P2P lending.
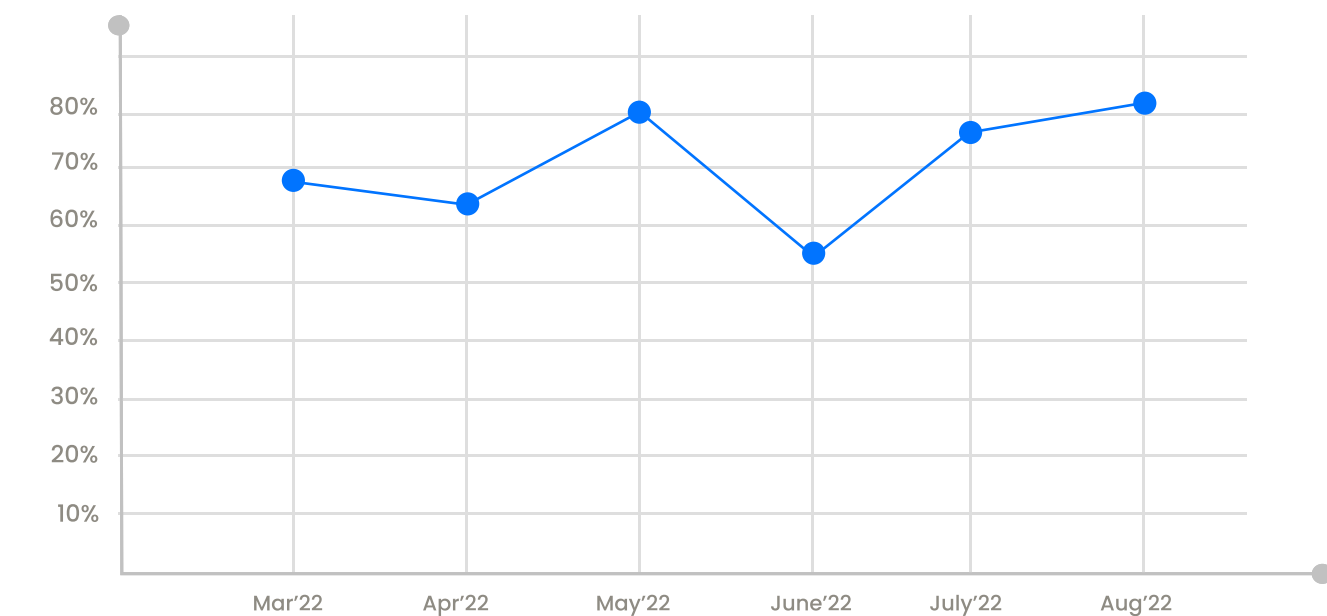
The company faced challenges in debt collection, such as high cost, poor CX, and difficulty in scaling up.

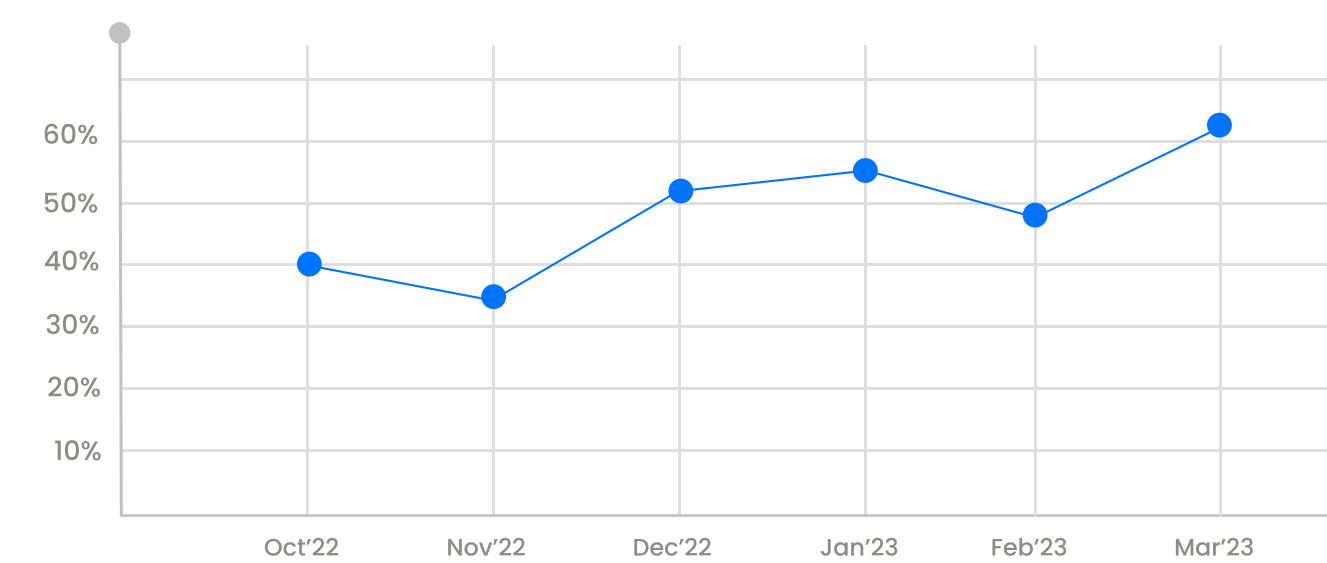Saarthi'ai's multilingual, omnichannel communication strategy helped the company in optimizing its debt collection.

Pick-up Rate (%)

This graph shows the growth rate in successful pick-ups of automated calls over time

Collection Rate (%)

This graph shows the percentage of outstanding debts that were successfully collected.

Re-KYC

Enabling Re-KYC at scale at one of India's leading NBFC

As per the RBI mandate, a leading NBFC wanted to embark on a Re-KYC campaign for its current user base.

The company required a speedy and efficient platform to survey their entire user base for Re-KYC as per customer's availability.

The company partnered with Saarthi.ai and implemented our Humanized Communication AI solutions to boost Re-KYC by 15%

	Total called	Interested
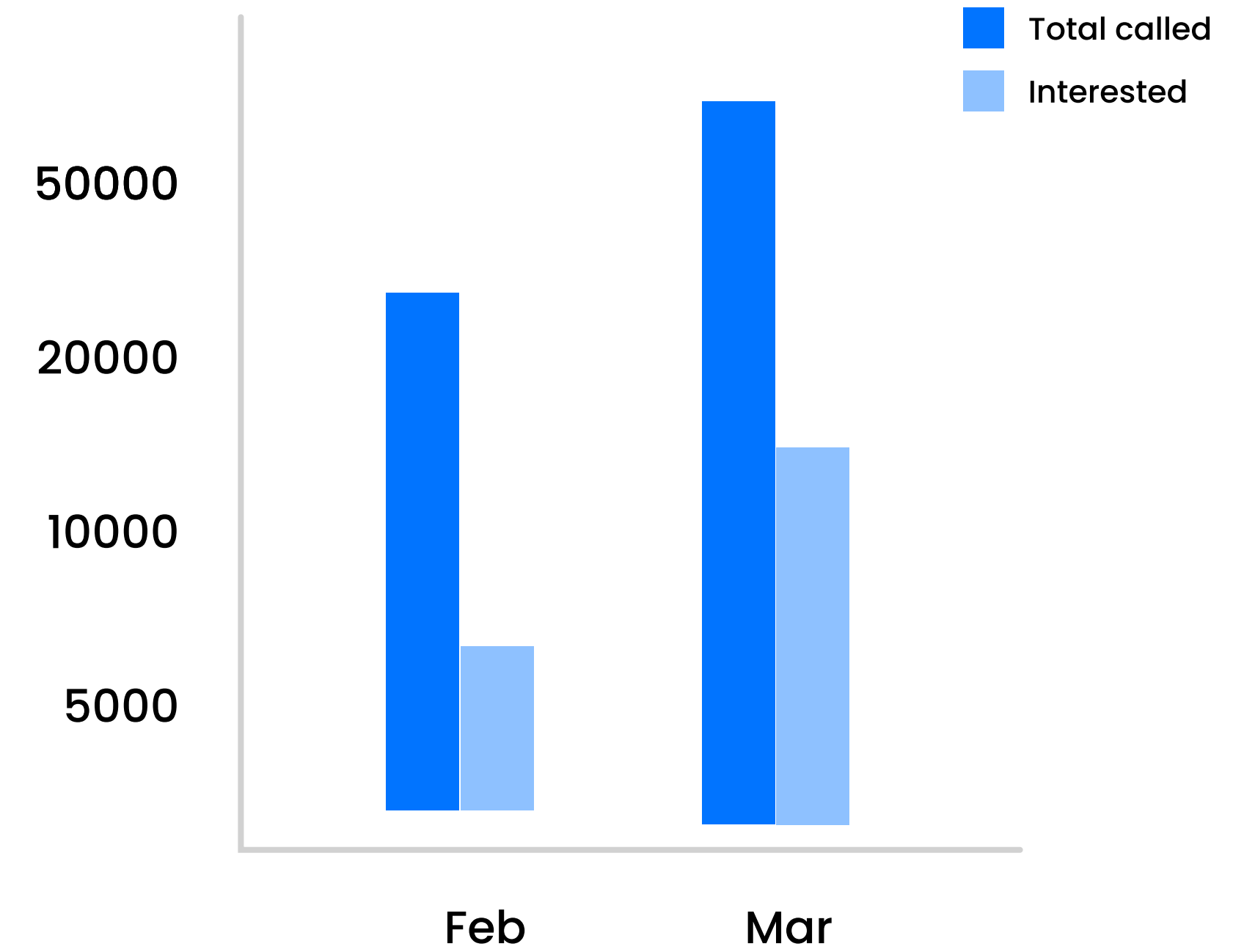
Interested Later Date	Feb'23	Mar'23
	59	110

Cross-sell

Sensing and accelerating cross-selling opportunities for a Leading NBFC

The company offers two-wheeler & personal loans to existing customers based in rural areas. The company's goal was to cross-sell another loan product to its existing customer base.

The company needed an efficient way to identify the opportunities and nudge customers to purchase the additional product/service.

The company adopted Saarthi's Humanized communication AI solutions to streamline the process and improve cross-sell by 12.8%

Cross selling opportunities closed

20%

15%

17%

10%

13.4%

5%

8%

Jan   Feb   Mar
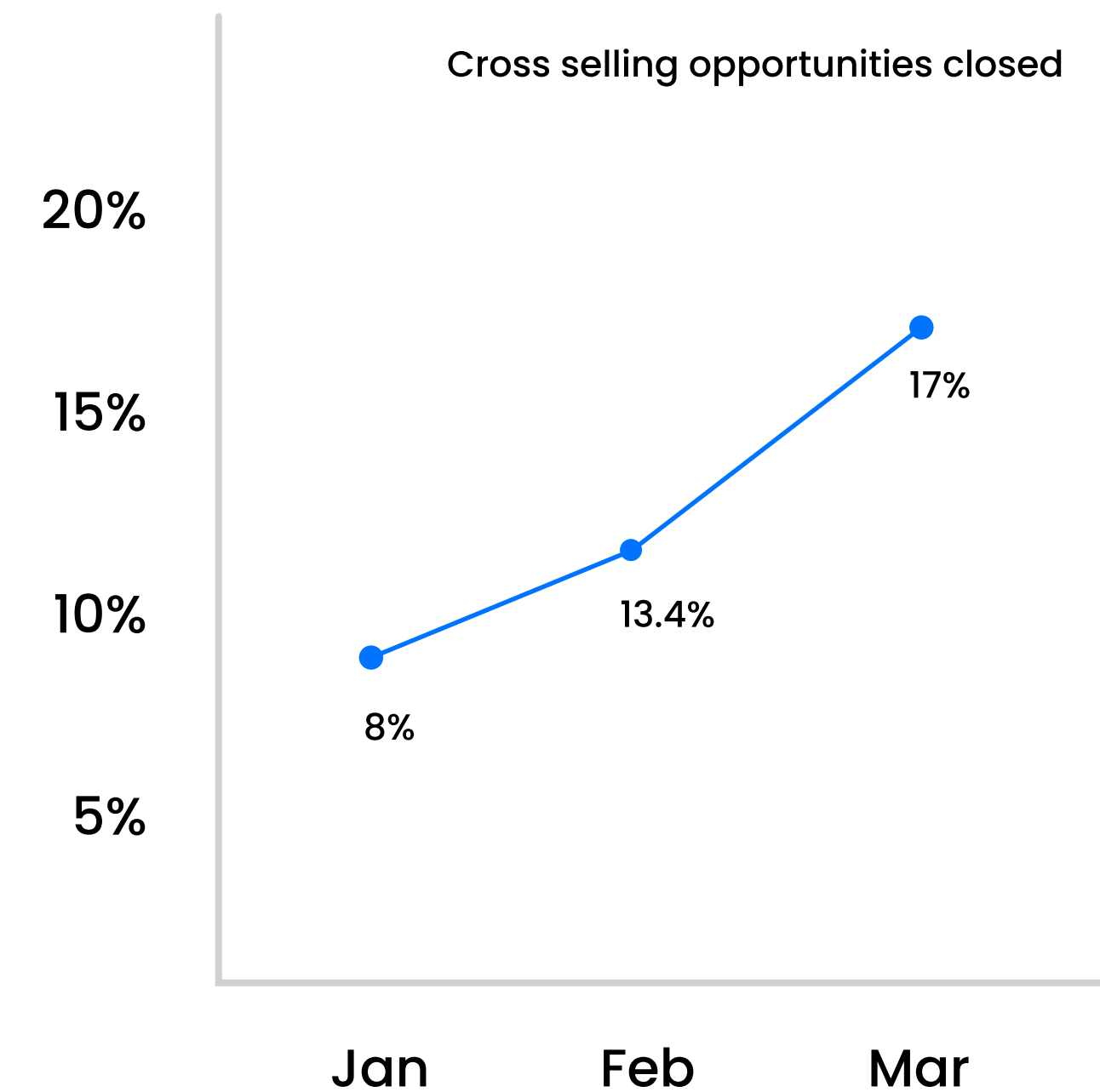
Opportunity closed: 12.8%
(avg. Over three months)

Ready to revolutionize your customer experience?

Book a demo

saarthi.ai   saarthi-ai   @saarthi_ai   saarthi.ai

sales@saarthi.ai