



CASE STUDY 1

Transforming Delinquent Retail Accounts for a Leading Private Bank

Customized with: SSS SOLUTION

A leading private sector bank approached us at a time when their retail loan portfolio—particularly personal loans and credit cards—was experiencing a sharp rise in delinquency. Many customers were becoming increasingly difficult to contact, while existing recovery methods were failing to produce results. The bank needed a partner capable of restoring recovery performance quickly while maintaining strict compliance and professionalism. Our experts began by conducting a thorough analysis of the bank's existing customer communication challenges. We discovered that a significant portion of the overdue customers had outdated contact details or were avoiding traditional calling methods. To address this, our team implemented an advanced skip-tracing process that helped us reconnect with borrowers who were previously unreachable. Once the right contacts were established, we deployed a dedicated team of trained recovery specialists who used behaviour-driven communication techniques to engage customers more effectively. Instead of aggressive follow-ups, the team adopted an empathetic yet structured communication approach that built trust and encouraged cooperation. Customers responded positively to this shift, and many who had ignored earlier outreach began participating in repayment discussions. To ensure complete transparency, we created a real-time digital dashboard that allowed the bank's internal team to monitor performance, escalations, and customer responses instantly. Within just three months, contactability improved dramatically, resulting in a significant increase in overall recoveries. The reduction in delinquent accounts was substantial, and customer complaints dropped to near zero because of our respectful approach. The bank was impressed not only by the recovery performance but also by the quality of

customer engagement and compliance discipline. The success of this project led the bank to expand our responsibility to additional buckets, making this one of our most successful long-term partnerships.