



2026 | CASE STUDY | NETWORK SCIENCE

TRANSFORMING DEBT COLLECTION FOR BFSI LEADER

Overview

1.

One of India's largest NBFCs faced a fragmented debt collection operation – high bounce rates, rising NPLs, no unified performance tracking, and no early warning capability. Network Science implemented a fully automated, AI/ML-powered collection platform integrated across all data sources.

Solutions & Strategy

2.

Deployed an AI-powered debt collection platform that combined predictive insights, real-time analytics, and process automation to optimize recovery outcomes.

Solution

- Unified Data Integration
- AI-Powered Risk Analytics
- Real-Time Collection Intelligence
- Automated Recovery Workflows



4.

- Bounce rates reduced by 25–30% within 3–6 months.
- Non-Performing Loans (NPLs) declined by 20–25%.
- Cost of collections cut by 25%, streamlining operations and reducing financial losses.
- Personalized customer engagement enabled through data-driven interaction models.

Result

25–30%

Bounce Rate Reduction

20–25%

NPL Reduction

25%

Cost of Collection Savings

AI-powered debt collection transformed portfolio performance, reducing risk and costs while improving recovery outcomes in under six months.

