

Axis Finance Launches AI Monitoring of Collection Calls, Sets New Benchmark in Customer Protection

March 17, 2026: Axis Finance Limited (AFL), one of India's fastest-growing non-banking financial companies (NBFCs), today announced the rollout of a **fully AI-led quality monitoring framework for its collection calls**, aimed at elevating customer protection, strengthening compliance, and reinforcing fair, transparent and responsible communication during repayment interactions.

Collection calls are among the most critical customer touchpoint in the lending lifecycle. With this implementation, outbound collection call is now monitored, analysed and assessed to ensure conversations are conducted in an appropriate, respectful and consistent manner, aligned with responsible collection practices and internal governance standards. This transition marks a shift from limited manual call sampling to technology-enabled monitoring at scale, enabling stronger and more consistent supervision across customer interactions.

This AI-enabled framework provides deeper insights into customer conversations, guiding teams on appropriate follow-up actions. It enables standards-driven communication, compliant and conduct-led interactions, and higher-quality customer conversations, while supporting proportionate engagement, reducing repeat outreach and improving clarity across the collections process.

By transitioning from limited sampling to larger call coverage, Axis Finance has significantly strengthened accountability and oversight across customer interactions. The framework has been designed with a governance and compliance-first approach, reinforcing responsible collection practices and strengthening customer protection across the collections process. Calls flagged for potential deviations from expected conduct are identified and escalated through a structured review process, enabling prompt and appropriate corrective action, where required.

The initiative also supports a more uniform and trustworthy customer experience. Insights from monitored conversations help address recurring customer concerns and reduce friction during repayment discussions. The AI-led monitoring framework has been deployed in a live, high-volume collections environment as part of Axis Finance's broader efforts to strengthen operational governance across customer-facing functions.

Commenting on the initiative, **Sai Giridhar, Managing Director & CEO, Axis Finance Limited** said,

"At Axis Finance, we remain committed to strengthening customer trust through responsible and transparent practices. The introduction of our AI-led monitoring framework reinforces this commitment by ensuring every interaction is conducted with fairness, clarity and respect. Technology continues to play an important role in deepening governance across our processes, and this initiative further supports our focus on building customer-centric, compliant and well-supervised operations."

This development is part of Axis Finance's broader commitment to responsible lending, customer-first operations, and governance-driven processes, supported by technology-enabled monitoring across customer-facing functions.
