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Case Study

# Leading Non-Banking Financial Firm Empowers 25000+ Field Agents with Award-Winning Mobile App

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## Overview

A leading non-banking financial company (NBFC) in India partnered with Tech Mahindra to transform its manual collections process. The objective was to develop a mobile-first application that empowers 25,000 field agents, even in low-connectivity areas, to improve efficiency and reduce non-performing assets (NPAs). Tech Mahindra delivered an award-winning solution that streamlined operations and enhanced revenue flow, earning the "Best Mobile Banking App" at the 2024 Global Banking Innovation Awards for its significant user experience and operational impact.



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# Client Background and Challenges

The client is a prominent NBFC in India, specializing in vehicle financing, primarily catering to semi-urban and rural markets in India. The institution employs over 25,000 field executives responsible for loan collections, even operating in areas with poor internet connectivity.

## They faced challenges like

### Inefficiencies in Manual Collections

- Delayed updates to borrower records hindered visibility into daily collections and impaired decision-making for both field agents and supervisors
- Absence of a consolidated customer view made it difficult to track outstanding amounts and payment history across multiple loans
- Manual, paper-based collections were labor-intensive, error-prone, and lacked scalability, leading to operational inefficiencies
- Field agents operated without optimized route planning, resulting in longer travel times, higher costs, and reduced productivity

### Lack of Real-Time Visibility

- Supervisors lacked real-time visibility into field operations, limiting their ability to monitor agent performance effectively
- Payments could not be verified instantly, making it difficult to resolve disputes or ensure accurate reporting

### Compliance and Audit Gaps

- Manual systems lacked a secure, auditable digital trail, and reliance on paper receipts increased the risk of non-compliance and reputational exposure

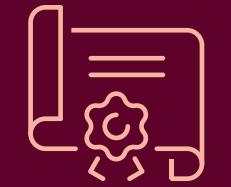
### Adverse Impact on Customer Experience

- Inconsistent receipt issuance and inadequate dispute resolution mechanisms led to customer dissatisfaction and reduced trust in the institution

## Solution and Approach

Tech Mahindra designed and deployed a mobile collections application focused on agent empowerment and operational intelligence. The solution was engineered to perform seamlessly in both online and offline modes, a critical requirement for serving customers in areas with limited connectivity. Built using Flutter, Java, and PostgreSQL on a microservices architecture, the application delivers a robust, scalable, and secure field collections platform.

The solution was successfully deployed across more than 1,300 branches, transforming the entire collections ecosystem.



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# Key Features of the Solution

## Comprehensive Customer Insights

Displays a 360-degree view of the customer, including linked loans, loan details, payment history, PTPs (Promise-to-Pay) history, and risk categorization.

## Automated Route Planning

Integrated with Google Maps to suggest optimal route plans, helping field executives efficiently plan their daily visits. As the visit is completed, the route plan gets dynamically updated.

## Real-Time Payment Collections and Receipting

Real-time payment collection across various payment modes- quick pay, dynamic QR, cash, cheque, and demand draft. Supports setting up and updating direct debit mandates. Supports both digital and non-digital collections (including cash) with instant receipt generation.

## Agent Dashboard

Offers clear visibility into earnings, incentives, and allowances—eliminating the need for agent branch visits and improving productivity.

## Offline Collection Capability

Operates seamlessly in offline mode for areas with limited connectivity, enabling quick reconciliation and approval of non-digital payments.

## Security controls

In-built security controls to prevent fraud and misuse of the application.

## Supervisor Dashboard

Provides live KPI tracking to drive employee efficiency and team performance insights to facilitate timely commissions.

## Ironclad Compliance

The app ensures a secure, end-to-end auditable digital trail for every transaction—from payment collection to instant digital receipting—mitigating risk and building customer trust.

# Business Impact

The digital transformation of the collections business function delivered substantial and measurable outcomes for the financial institution:

## Enhanced Revenue Flow **100 crores INR**

Approximately 100 crores INR (~ USD 11.5 M) was collected within the first few months of launch, demonstrating improved cash flow and operational efficiency.

## Widespread Adoption **25,000 Agents**

Over 25,000 agents onboarded, reflecting strong acceptance and adoption of the new digital system by field executives.

## Improved Risk Management **Customer 360° View**

The customer 360° view, which includes customer exposure and linked loans, enables agents to distinguish between reliable customers and potential defaulters, effectively mitigating credit risk.

## Higher Field Productivity **Suggested Route Plans**

Features such as suggested route plans, in-app calendars with task views, PTP (Promise-to-Pay) capture, and agent dashboards significantly improved field productivity and efficiency.

## Empowered Supervisors **Supervisor Dashboards**

Supervisor dashboards facilitated real-time KPI tracking, visibility, and timely commission payouts, resulting in more motivated and accountable teams.

## Outstanding User Satisfaction **10/10 Score**

A CSAT survey conducted shortly after launch achieved a perfect 10/10 score from field executives. The app was especially appreciated for its borrower 360° view, which eliminated the need for multiple calls or branch visits—enabling better preparedness and more effective customer interactions.

## About Tech Mahindra

Tech Mahindra (NSE: TECHM) offers technology consulting and digital solutions to global enterprises across industries, enabling transformative scale at unparalleled speed. With 152,000+ professionals across 90+ countries helping 1100+ clients, Tech Mahindra provides a full spectrum of services including consulting, information technology, enterprise applications, business process services, engineering services, network services, customer experience & design, AI & analytics, and cloud & infrastructure services. It is the first Indian company in the world to have been awarded the Sustainable Markets Initiative's Terra Carta Seal, which recognises global companies that are actively leading the charge to create a climate and nature-positive future. Tech Mahindra is part of the Mahindra Group, founded in 1945, one of the largest and most admired multinational federation of companies. For more information on how TechM can partner with you to meet your Scale at Speed™ imperatives, please visit <https://www.techmahindra.com/>.



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