

Lucror

presents

Agentic Voice AI



Voice first unified generative AI platform

Industry's Only Proven Solution with 200+ Customers and 10M+ Automated Voice Conversations/day

Single Platform for Automation, Authentication, Agent Assist & Analytics

ARMOUR365™



Voice Authentication

AUTOMATE365™



Voice-First
Omnichannel Bots

ASSIST365™



Real-Time Agent Assist

EASYLEND365™



Gen AI Powered Loan
dispersal

COLLECT365™



Generative AI for
Collections

AURA365™



Omnichannel Analytics

During a Live Call

Post-Facto Analysis

AHT* – Average Handling Time || CSAT** – Customer Satisfaction



Generative AI
Powered



Deep Tech Inside with 10+
patents



Powered by our Proprietary AI
Software Stack



Multi-Modal for Seamless
Customer Experience

Custom-Tuned Generative AI Models for Industry Use Cases




Our Complete Agentic Suite across the CX journey

1 Marketing & Sales

ACQUIRE365 Automates lead handling, upsell/ cross sell, funnel drop off and more

Business impact

10M+ Automated prospect calls	~1-3% Conversions in upsell/ cross sell
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Serving   

2 Customer Engagement

ACTIVATE365 Automate outbound calling for better customer engagement

Business impact

3X Faster Activation	20% CSAT improvement
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Serving   

4 Customer Support

ASK365 Automate L1 and L2 queries management across all channels to reduce load on human agents

Business impact

40% Opex cost reduction	12+ Language Support
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Serving   

3

ARMOUR365 Secures interactions with HNI customers using voice biometric

Business impact

99+% Fraud Detection	40s AHT Reduction
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Serving   

5

ASSIST365 Co-pilot for support agents to reduce AHT and increase CSAT

Business impact

30% Improvement in agent efficiency	70% Faster agent training time
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Serving   

7 Analytics

AURA365 Automates compliance, QA scoring, and call analytics

Business impact

99+% Compliance tracking	40+ Languages supported
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Serving   

6 Collections

COLLECT365 Automates your revenue collections & recovery management

Business impact

10M+ Monthly calls	70% Opex cost reduction
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Serving   

Transforming Collections

Using Generative AI powered Voice Bots



**Loan
Types:**



Two-Wheeler



Four-Wheeler



MSME loan



Personal



Credit Card

...and more

Automating the entire Collections process



5Cr+
Total Voice Bot
Conversations

~75%
Collection Rate

~80%
Reduction in OpEx



3Cr+
Total Voice Bot
Conversations

~60%
Reduction in OpEx

~45%
Collection Rate



50L+
Total Voice Bot
Conversations

~80%
Collection Rate

~70%
Reduction in OpEx



20L+
Total Voice Bot
Conversations

~40%
Collection rate

~76%
Reduction in OpEx



3L+
Total Voice Bot
Conversations

~76%
Renewal Rate

~60%
Collection Rate



10L+
Total Voice Bot
Conversations

~45%
Collection rate

~85%
Reduction in OpEx

Automating the entire Lead Qualification process



1L+
Total Voice Bot
Conversations

>45k
Total Qualified leads



50k+
Total Voice Bot
Conversations

10k+
Total Qualified leads

Collections

Payment Reminders & Notifications

- ✓ Payment Reminders
- ✓ Pre-Due Reminders
- ✓ Post-Due Reminders
- ✓ Late Payment Notifications

Delinquency Management & Legal Action

- ✓ Delinquency Status Updates
- ✓ Collection Agency Transfer Notifications
- ✓ Legal Action Warnings
- ✓ Account Closure Information

Payment Assistance & Negotiation:

- ✓ Payment Arrangement Negotiations
- ✓ Promise-to-Pay Confirmations
- ✓ Hardship Program Information
- ✓ Payment Plan Options
- ✓ Debt Consolidation Information

Financial Guidance & Account Help

- ✓ Financial Literacy Tips
- ✓ Credit Counselling Referrals
- ✓ Loan Modification Inquiries
- ✓ Payment Method Updates
- ✓ Dispute Resolution Assistance



Customer Support

Loan & Payment Inquiries

- ✓ Loan Application Inquiries
- ✓ Payment and Repayment Assistance
- ✓ Loan Closure and Settlement Assistance

Complaint & Dispute Handling

- ✓ Dispute and Complaint Resolution
- ✓ Feedback and Suggestions
- ✓ General Inquiries and Information Requests



Customer Engagement

Account Setup & Verification:

- ✓ Welcome Call
- ✓ Onboarding Call
- ✓ Account Activation & Verification
- ✓ KYC / Document Completion
- ✓ Credit Check

Security & Preferences:

- ✓ Voice Authentication
- ✓ Account Security Best Practices
- ✓ Communication Preferences
- ✓ FAQs
- ✓ Additional Product Suggestions

Assistance & Interaction:

- ✓ Live agent transfer
- ✓ Mobile App Voice Navigation Assistance
- ✓ Loan Offer Acceptance
- ✓ Bill Pay Setup
- ✓ Mobile Link Confirmation



Marketing & Sales

Lead Generation & Qualification

- ✓ Lead Generation
- ✓ Lead Qualification
- ✓ Funnel Drop-offs Recovery

Customer Insights & Engagement

- ✓ Customer Survey
- ✓ Financial Goals Exploration
- ✓ Financial Education Resources

Product Promotions & Upselling

- ✓ Upsell and Cross-sell
- ✓ Personalized Product Promotions
- ✓ Financial Advisor Appointment Scheduling





Selected under the IndiaAI Mission

Enterprise-grade Indic Speech-to-Text Foundation Model Trained on 1M+ hours of real-world Indian voice data

Across public benchmarks and real-world omnichannel audio, consistently ranks as **the best-performing Indic ASR system*** among leading providers.

Performance Impact:



30 - 40% lower Word Error Rates
on low-resource Indic languages



10 - 20% lower Word Error Rates
across India's top 8 spoken languages

* Detailed benchmarking reports and comparative evaluations available on request for large-scale deployments.

LucrorConnect

Linkedin: Lucror

Facebook: Lucror

Instagram: LucrorAi

W: www.lucrorAi.com

E: legend@lucrorworld.com

