



Talking PDFs

AI-Powered Audio Layer for Smarter Content Engagement

Credgenics Talking PDFs provides a GenAI-powered Text-to-Speech (TTS) audio layer that turns static collection documents into interactive, audio-enabled experiences. Borrowers can listen to repayment schedules, settlement offers, or legal notices in their preferred language with a single tap on the document. Talking PDFs maximize borrower comprehension, reduce disputes, and accelerate self-service loan recovery.

Key Features

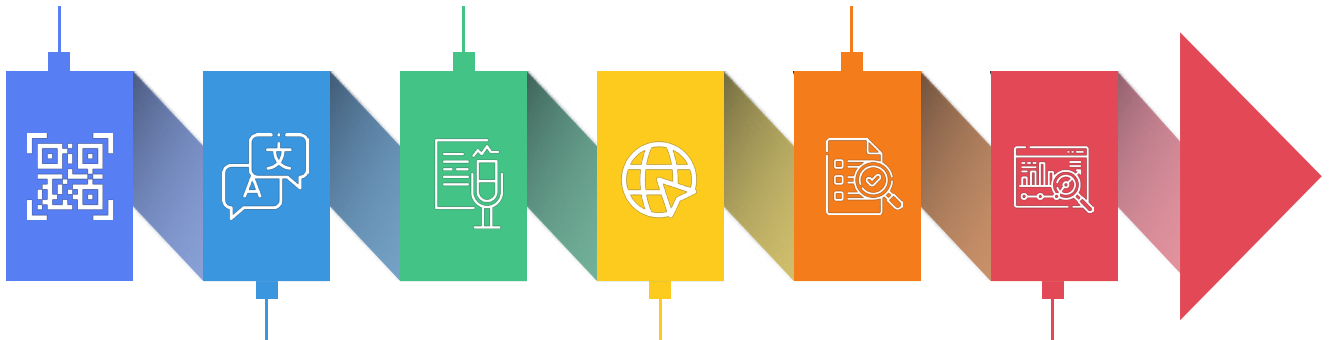
In-document Actions

Borrowers can call, pay via embedded QR codes, or request callbacks instantly

Interactive Clause-Explaining PDFs

Personalized narration simplifies complex notice clauses based on specific configurations

Regulatory Compliance-ready Logs
Provide compliance-ready communication audit trails



Multilingual TTS Playback

Converts complex documents into clear audio across 10+ Indian languages and Bahasa

App-Free Smart Web Links:

Secure web links work flawlessly on any smartphone without requiring any downloads

Behavioral Intent Signal Tracking

Monitor document opens, listens, and drop-offs to accurately gauge borrower recovery intent

Talking PDFs in Action: Document Type Highlights

Document Type	How Talking PDFs Help
Demand Notices	Translates notices into the borrower's preferred language to accelerate formal acknowledgment; Features embedded QR codes that launches automated chat workflows to instantly capture borrower intent.
Repayment Schedules	Converts EMI dates, outstanding balances, and penalty clauses into clear audio insights, ensuring borrowers understand exact payment obligations and timelines.
Loan Agreements	Simplifies dense contractual terms into plain-language audio narration, reducing borrower disputes, misunderstandings, and repeat query calls.
Settlement Offers	Clarifies complex settlement and waiver terms audibly to maximize offer acceptance rates, seamlessly capturing borrower acknowledgment upon agreement.
KYC & Onboarding	Guides new borrowers through document requirements and identity verification steps via step-by-step narration.
Legal Case Updates	Communicates critical hearing timelines, notice deadlines, and case status updates to ensure absolute procedural compliance

Impact Delivered



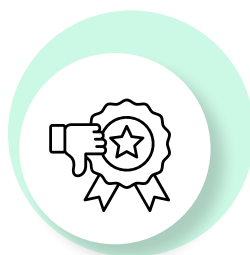
Higher Borrower
Engagement



Reduced borrower
queries, lowering
contact centre load



Accelerated PTP
(Promise-to-Pay)
Rates



Mitigated
Regulatory &
Reputational Risk

About Credgenics

Credgenics is the leading AI-powered debt collections and resolution platform, trusted by 150+ banks, NBFCs, MFIs, fintechs, and ARCs worldwide. Its advanced full-stack solution leverages predictive and generative AI to assess risk, segment borrowers, and craft personalized recovery strategies across the end-to-end collections lifecycle. Supporting all credit products across retail and MSME/SME portfolios, Credgenics empowers lenders to accelerate recoveries, optimize operational efficiency, and drive smarter collections at scale.