

# Inside ABCL's Voice AI Transformation: How Nurix Replaced a Menu-Driven IVR with an Intelligent Conversational Agent

**Organisation**  
ABCL

**Industry**  
Financial Services

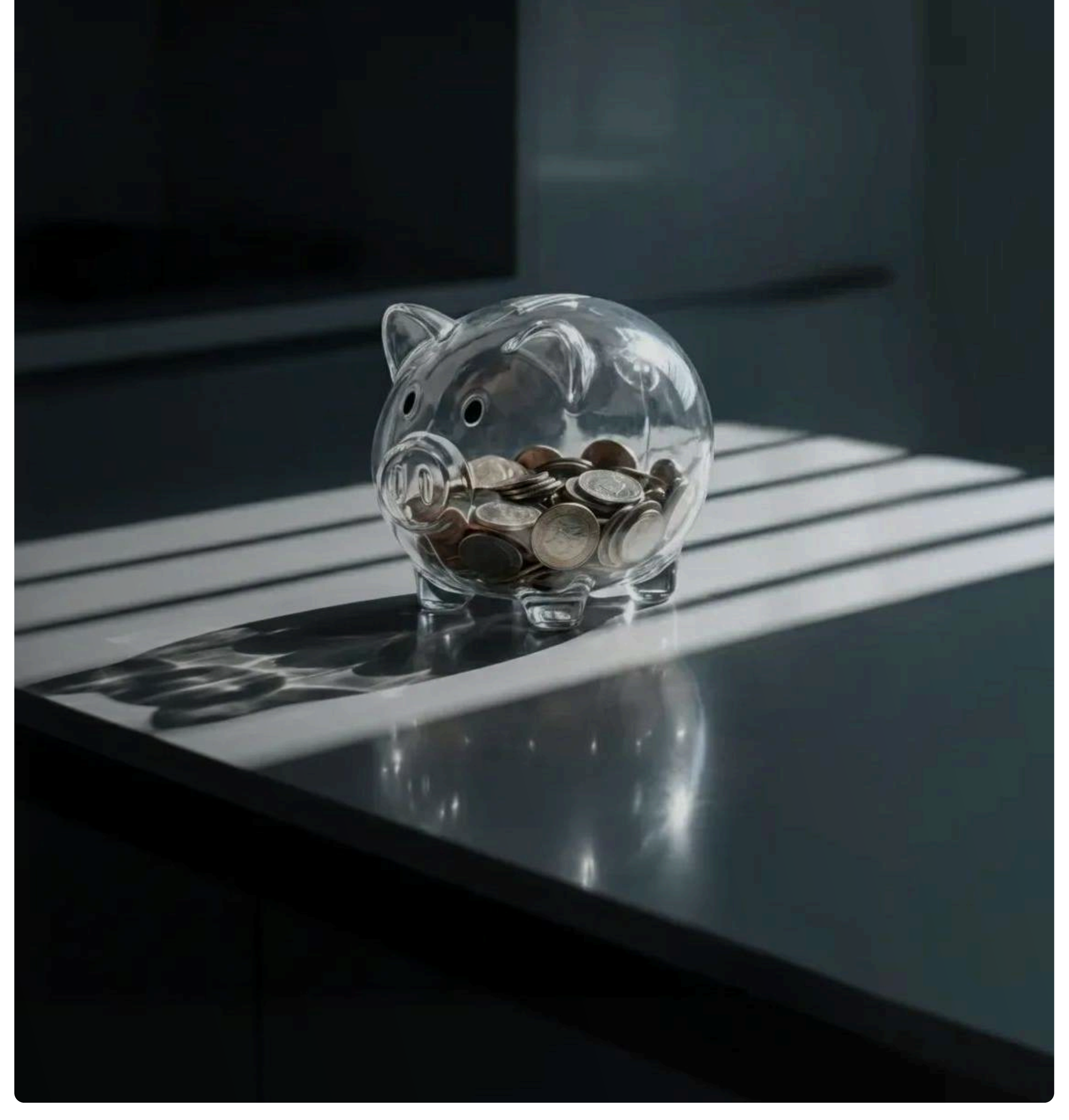
**Channel**  
Voice (Inbound)

**Product**  
Nurix NuPlay

**Use Cases**  
Lead Qualification | Loan Pre-Screening | Cross-Sell Enablement

**Challenge**  
High inbound call volumes met with a rigid, menu-driven IVR - leaking qualified leads, frustrating customers, and burdening agents with low-value triage work.

**Solution**  
A full-stack, human-like voice agent deployed on NuPlay that understands intent, qualifies leads, pre-screens loans, and hands off to agents with complete context.



## About the Client

Aditya Birla Capital Limited (ABCL) is the holding company for the financial services arm of the Aditya Birla Group - one of India's largest and most respected business conglomerates. ABCL offers a comprehensive portfolio of lending, insurance, asset management, and wealth management solutions to millions of retail and institutional customers across India.

## The Major Friction

ABCL's traditional IVR was designed for a simpler era. As customer expectations evolved and call volumes surged, four structural problems surfaced that the team could no longer ignore.

- 1 Rigid IVR menus led to high customer drop-offs before reaching the right queue.
- 2 No intent understanding meant all queries were routed generically without context.
- 3 Agents were overloaded with repetitive triage tasks like verification and basic qualification.
- 4 High-intent borrowers slipped through without pre-qualification or cross-sell.

## Nurix's Approach

Rather than bolting a chatbot onto the existing IVR, Nurix proposed a **ground-up rethink of ABCL's inbound voice experience** - replacing the menu tree with a natural, conversational voice agent that listens, understands, and acts.

**Discover & Map Intent**

Analysed call transcripts and IVR drop-off data to build an intent taxonomy across all flows.

**Design Conversations**

Built natural, empathy-aware flows with regulatory guardrails and compliant data.

**Deploy on NuPlay**

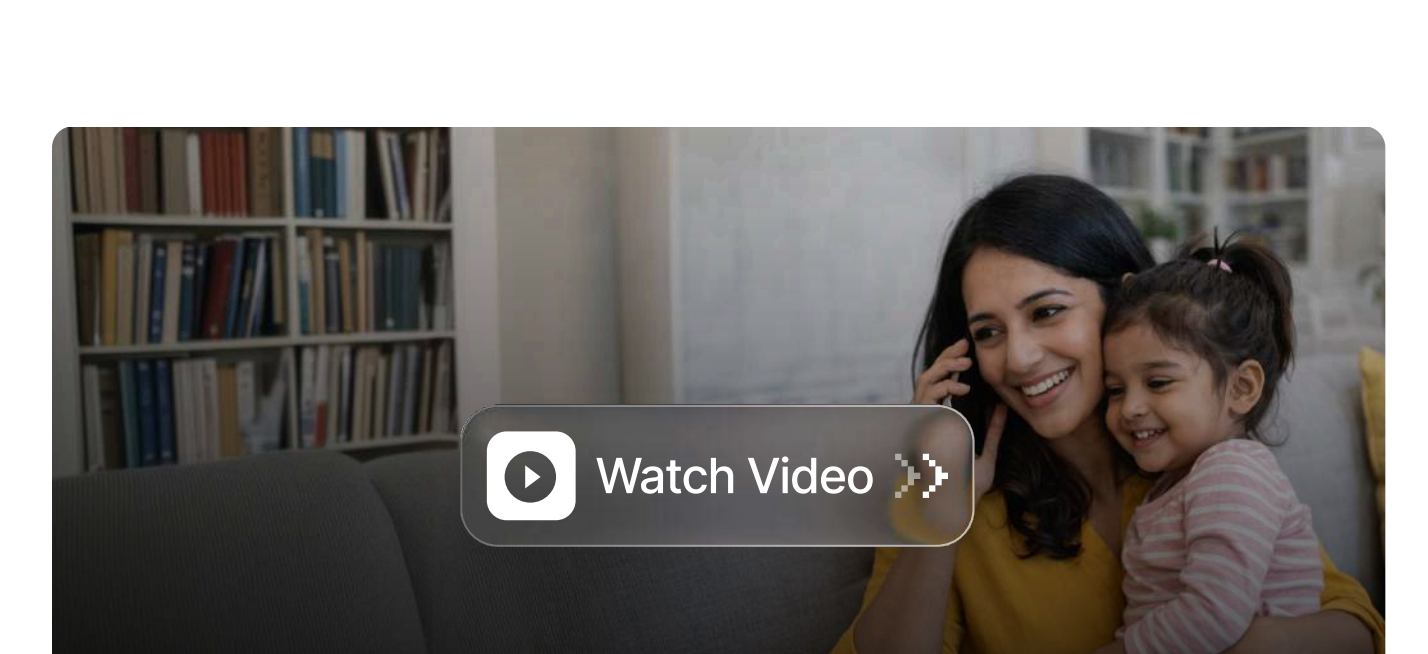
Integrated with ABCL's CRM, LOS, and telephony for real-time eligibility and live handoffs.

**Iterate with Analytics**

Fed post-call insights back into the agent to improve qualification & conversion weekly.

## Solution

Nurix deployed a production-grade voice agent as the new intelligent front door for ABCL's inbound calls, replacing the legacy IVR entirely.



**01 Entry Point**

**Conversational Frontline**

Human-like voice agent greets customers naturally with human-paced speech, no menus, just seamless, intuitive conversations.

**02 Intent Routing**

**Smart Classification**

Understands caller intent in real time and dynamically routes to the right journey, loan, service, complaint, or cross-sell, without forcing users into rigid menu choices.

**03 Lead Qualification**

**Auto Pre-Screening**

Captures KYC-grade details and runs eligibility checks instantly, qualifying leads upfront and ensuring only high-intent, pre-screened users reach human agents.

**04 Agent Handoff**

**Context Transfer**

Transfers calls with structured summaries, captured inputs, and recommended next steps, eliminating repetition and significantly reducing average handle time.

**05 Cross-Sell**

**Live Recommendations**

Identifies relevant product opportunities in real time and introduces them naturally within the conversation, improving conversion without disrupting user experience.

## Major Capabilities Deployed

**Campaign Manager**

- Visual Journey Design**  
Design multi-intent flows with live preview and A/B testing.
- Real-Time Control**  
Modify, pause, or redirect campaigns instantly without any downtime.
- Connected Systems**  
Integrates with core systems for dynamic, data-driven conversations.
- Access & Compliance**  
Role-based access and audit logs ensure compliance.

**How ABCL uses it:** ABCL runs parallel inbound flows for loans and insurance, each with its own logic and handoffs, managed from one console with real-time tuning.

**Post-Call Analytics (PCA)**

Key Metrics: Calls Booked: 12,480, Agent Intent Score: 7.8, Compliance: 99.2%, Conversion Rate: 18.7%

**Funnel Conversion by Stage:** Engage (12,480), Qualify (8,730), Intent (5,420), Convert (2,340)

**Top Intents:** Loans (42%), Status (28%), Rate (18%), In-call (8%), Other (4%)

**Metric Trend:** Intent Score, Compliance, Conversion Rate over time.

**AI Insights:** Intent scores improved by 0.4 pts this week, Compliance improved by 1.3% this week, High-intent calls have 28% higher conversion, Focus on disclosure adherence for better outcomes.

**Call Intelligence**  
Transcribes every call and tags intent, sentiment, and key signals.

**Turn-Level Insights**  
Shows exactly where leads convert, drop off, or disengage.

**Compliance Review**  
Flags script gaps and routes evidence snippets for review.

**Optimization Loop**  
Identifies underperforming conversations & suggests improvements.

**How ABCL uses it:** ABCL reviews weekly dashboards on intent, qualification, and cross-sell, using turn-level insights to refine scripts and improve loan conversions.

## Impact Numbers

**3x**

Higher Lead Qualification

Qualified, contactable leads per 1,000 inbound calls vs. legacy IVR baseline.

**60%**

Reduction in Agent Triage Time

Human agents now join calls with structured context, skipping discovery.

**100%**

Call Coverage & Analysis

Every inbound call transcribed, tagged, and scored - up from ~2% QA sampling.

**Experience Voice AI that Actually Sounds Human**

Hear our voice agents handle real financial services conversations - fast, natural, and always available.

Start by Asking Anything

"I have an issue with my policy renewal - who can I speak to?"

"Hi, I'd like to check my eligibility for a home loan - can you help me?"

"I need support with my loan EMI - what should I do?"

Try it like a real call - ask anything, anytime.

TALK TO OUR AGENTS

**About Nurix**

Nurix AI builds production-grade AI agents for high-stakes, high-volume customer conversations. Our platform - NuPlay - combines human-like conversational quality with the orchestration, analytics, and compliance tooling that large organisations need to deploy voice AI at scale. From financial services to healthcare and beyond, leading enterprises use Nurix to transform customer experience, accelerate sales funnels, and unlock the intelligence trapped in every call. Our mission is to make every business conversation smarter, faster, and more human - at a scale that humans alone could never reach.

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