

4th Edition

CREDIT & COLLECTIONS

SUMMIT INDIA

Presented By:



**Digital-first Strategy in a Fast
Changing Landscape**

AGENDA

7 – 8 October, 2026
Sofitel Mumbai, BKC

Organized By :

The future eventTM



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RBI's New Recovery & Collections Framework – August 2026

Effective 1 January 2027

All regulated entities (Banks, NBFCs, HFCs, Co-operative Banks)

On 6 August 2026, RBI issued comprehensive amendment directions introducing a unified framework for loan recovery and engagement of recovery agents.

- Mandatory standards for recovery-agent conduct
- Fair treatment of borrowers during collections
- Mandatory recording and retention of recovery calls
- Recovery agent certification and training requirements
- Borrower privacy and consumer protection
- Technology-led recovery and governance
- Accountability frameworks for lenders and outsourced agencies
- Recovery practices in digital lending ecosystem



Effective 1 January 2027

DAY – 1

Wednesday ; 7 October, 2026

TIMING	SESSION
09:00 AM	Registrations, Coffee, Tea & Refreshments & Open Networking
09:45 AM	Welcome note by the Organizers, Introduction to Sponsors & Partners
10:00 AM	Opening Speech: Reserved for Ms. Anjali Mohanty, MD & CEO of PSB Alliance
10:10 AM	Opening Keynote: RBI's New Recovery Framework: Building Trust Through Governance, Accountability & Customer Protection
10:20 AM	Presenting Partner Keynote: Reserved for Rishabh Goel, Co-Founder & CEO of Credgenics
10:35 AM	Keynote : Girish Patnaik, Head Receivables Mgt Risk, Bank of Baroda
10:45 AM	CEO's Panel Discussion: Shaping India's Credit Future: A Boardroom Conversation on Growth, Trust and Transformation: • Driving Sustainable Credit Growth • Building Trust in a New Regulatory Era • Leveraging Technology for Competitive Advantage • Preparing for the Future of Credit: Moderated by: Dr. Aneish Kumar, Advisor, Finance Industry Development Council (FIDC) Panelists: Pankaj Gupta – MD & CEO Godrej Finance. Priyam Alok – Joint Managing Director at Saraswat Bank Namrata Gupta – Managing Director- Corporate Banking at Industrial and Commercial Bank of China
11:25 AM	Keynote Presentation by Platinum Partner – Karan Mehta, Founder, Rezolv
11:45 AM	Keynote Presentation "When Every Call Feels Like a Risk" Presented by: Uthaman Bakthikrishnan, Executive Vice President at ClearTouch

TIMING	SESSION
12:00 PM	Industry Keynote Presentation: Presented By: Suman Kumar Singh, Founder & CEO at iTuring.ai
12:15 PM	Keynote Presentation: Boost Collection & Increase Debt Resolution: The Power of 360° Customer Insights and Location Intelligence Presented by: Nishant Kumar – Chief Product Officer & Co-founder, Dista
12:30 PM	Panel Discussion: Intelligent Collections: Using AI to Improve Recovery Outcomes Across the Customer Journey: • AI-driven customer segmentation and personalized recovery strategies. • Predictive analytics for early delinquency detection and risk prioritization. • Next-Best-Action engines for smarter collections outreach and engagement. • Digital self-cure, AI agents, and automation across the collections lifecycle. Panelists: Ateett Parikh – Chief Collections Officer at Capri Global Capital Limited Sagar Chaudhuri – Executive Vice President at HDFC Bank Ltd
01:05 PM	Networking Lunch Break
01:45 PM	From Voice AI to Agentic AI: The Next Generation of Customer Engagement in Collections
02:00 PM	Panel Discussion: The Next Evolution of Credit Decisioning: Data, Analytics & Intelligent Underwriting: Discussion Points: • Account Aggregator adoption • Capitalizing on Alternative data • Cashflow underwriting • Thin-file borrowers • Embedded finance lending

TIMING	SESSION
02:00 PM	Panelists: Peeyush Jindal – Chief Credit Officer at Hero Housing Finance Ltd. Arun Shakya – Head Credit at CSB Bank Limited Narasimha Murthy – Head – Retail Credit at John Deere Financial India Manisha Sarkar – Sr. Director at TransUnion CIBIL. George Joseph Koodaly, Chief Business Officer – Muthoot Housing Finance Sunil kaw Chief Credit Officer at Vastu Finserv
02:40 PM	Keynote Presentation reserved for: Mr. Murali Ramakrishnan, Ex MD&CEO of South Indian Bank. Non-Executive Independent Director at RBL bank Ltd, Non-Executive Independent Director at Sumitomo Mitsui India Credit Company
02:55 PM	Risk Leadership Panel: Building Resilient Credit Portfolios: Managing Risk from Origination to Recovery: Moderated by: TBA Panelists: Debnil Chakravarty – Chief Executive Officer IKF Finance Manohar Chadalavada – Chief Risk Officer (CRO) at Lending kart Sunil Govindarajan – Director and Chief Risk Officer at Optimo Capital Rajaram Manian B, Chief Risk Officer, Tyger Capital
03:35 PM	Fireside Chat: Rethinking NPL Management: From Early Intervention to Resolution Excellence: • Early Warning & Stress Detection • Resolution Over Recovery: • Technology-Driven NPL Management • Maximizing Portfolio Value. Dibyendu Das, SEVP & Head – DTEU (Digital and Transaction Excellence Unit), Bandhan Bank
04:00 PM	Keynote Presentation reserved for Sponsor
04:30 PM	Closing Remarks & Open Networking:

DAY – 2

Thursday ; 8 October, 2026

TIMING	SESSION
09:00 AM	Registrations, Refreshments & Open Networking
09:50 AM	Welcome Note by the Organizers, Introduction to Sponsors & Partners
10:00 AM	Opening Keynote: Reserved for Sonali Jindal , Founder, Rezolv
10:20 AM	C-Suite Panel Discussion: Reaching Bharat: Rethinking Collections for India's Next 500 Million Customers: – Technology, Trust, and Tier-City Growth • Tier II & III cities drive India’s economic growth • Addressing local language barriers, payment habits, and digital literacy. • Building trust through local businesses and Fintech Partnerships. • Tech-Enabled Field Agents: The Hybrid Model for Mid-Tier Cities. Shashidhar Bhat- Chief Collection Officer at Mintifi Manish Lunia- Co-Founder – FlexiLoans.com Debjyoto Datta- Executive Vice President, National Collection Head SME, MEG & Tractor Loans at HDFC Bank Ashish Jain Head -Strategy / Receivables Management at Bank Of Baroda Ashish Dhedhi, Vice President – Central Collections Unit, HDB Financial Services
11:00 AM	Keynote Presentation: Reserved for Sponsor

TIMING	SESSION
11:20 AM	Panel Discussion: Panel Discussion: "The Autonomous Collections Operating Model for the Next Decade: • AI-Driven Collections: Using AI to prioritize accounts and improve recovery outcomes at scale. • Digital-First Recovery: Accelerating self-service collections through GenAI, voice AI, and automation. • Early Stress Detection: Predicting delinquency risks before borrowers enter the collections funnel. • Reaching Bharat Effectively: Scaling collections across Tier 2, Tier 3 & Tier 4 markets through multilingual AI and regional-language engagement. Sushant Kumar, National Head- Collections and Business Legal at ICICI Home Finance. Anil Nayak- Head Collections - Secured Loans at Unity Small Finance Bank Nitesh kumar Jhanjee- Head of Collections at IIFL Finance Mohammed Nehal, Head Collections, Hiranandani Financial Services
12:00 PM	Panel Discussion: The New Face of Credit Fraud: Fighting Synthetic Identities, Mule Networks & First-Party Defaults • Detecting synthetic identities and borrower fraud before disbursal. • Tackling first-payment defaults and early-life delinquencies. • Using AI and behavioral analytics to identify emerging fraud patterns. • Strengthening digital onboarding and fraud controls in a real-time lending environment. Akshay Yadav - Director at Unique Identification Authority of India Sanjay Shamnani, Chief Liabilities Officer, Kissht

TIMING	SESSION
12:40 PM	Keynote Presentation: Reserved for Sponsor
01:00 PM	Networking lunch Break
01:45 PM	Industry Keynote Presentation: BNPL at a Crossroads: Balancing Growth, Risk & Profitability in India's Digital Credit Market:
02:00 PM	Panel Discussion: The Future of Recovery Governance: Balancing Customer Trust, Compliance & Resolution Excellence: • Recovery Governance & Oversight • Legal Resolution & Litigation Strategies • Compliance, Risk & Customer Protection • Technology-Driven Recovery Excellence Panelists: Mauli Agarwal - Chief Compliance Officer at Axio Shammi Kapoor - Chief Operating Officer - BCS Head India at Marsh Ritesh Shah - Executive VP - Legal Head Recoveries & Resolution at Kotak Mahindra Bank
02:40 PM	Keynote Presentation reserved for Sponsor
03:00 PM	Awards Ceremony: Honoring Excellence: Join us as we celebrate the achievements of professionals who have not only mastered the complexities of collections, risk, legal, lending, fraud, debt but have also paved the way for sustainable growth and stability in the financial landscape
03:30 PM	Closing Remarks & Open Networking
08:00 PM	Cocktails Gala Dinner & Executive's Meet



Awards

Individual Category

Collection Maestro of the Year

Lending Innovation Champion

Fraud Prevention Pioneer

Digital Transformation Leader in Credit & Collections

Customer-Centric Collections Advocate

Rising Star in Credit & Collections

Thought Leader in Credit & Collections

Excellence in Compliance and Regulations- Risk & Debt Management

Emerging Leader in Risk /Credit &Collections

Organizational Category

Best Digital Transformation in Credit & Collections

Leading Risk Management Framework of the Year

Excellence in Collections Strategy & Execution

Best Use of Data Analytics in Credit & Collections

Innovation in Lending Practices for Financial Inclusion

Best Fraud Prevention & Security Initiative

Customer-Centric Collections Organization

Best Legal & Compliance Framework in Credit & Collections

Emerging Leader in Credit & Collections Technology

Organization Contributing Most to Credit & Collections Best Practices in India Finance Sector

Organization Contributing Most to Credit & Collections Best Practices i- Public Sector Bank

Collections Technology Use Case-Debt Management

Risk & Credit Management Innovator

Innovative Risk Management Framework- Collection Practices

Portfolio Management Strategies-Debt Management

Solution Providers Category

Best Full stack Collection Platform

Best Collections Business Process Outsourcing

Best End-to-End Collections Management Solution
Most Innovative Digital Collections Platform

Best Legal Collection Solution Provider of the Year

Best Credit Scoring & Risk Assessment Solution

Leading Fraud Prevention & Identity Verification Solution

Leading Fraud Prevention & Identity Verification Solution

Most Innovative Customer Communication & Engagement Solution for Collections

Best Data Analytics Solution for Credit & Collections Insights

Best Full-Spectrum Collections Management Platform

WHO WILL YOU MEET AT

#collectionsummit

- VP and Director Collections
- Country Heads, Global Heads
- VP's/CEO/COO
- Chief Business Officers
- Head of Collections/Legal
- Collection Managers
- Head of Collections
- Head of Renewals
- Head of Persistency
- Chief Experience Officer
- Head of Digital Initiatives
- Head / VP / Director/Fraud/Legal
- Chief Technology Officer
- Head Of Innovation
- Assistant Vice President
- Chief Revenue Officer
- Chief Strategy Officer
- Head Of Omni Channel



CREDIT & TM COLLECTIONS SUMMIT INDIA

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