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3RD EDITION

# CREDIT & COLLECTIONS

SUMMIT INDIA

Digital-first Strategy In a  
Fast-changing Landscape

## POST - EVENT REPORT

17 -18 June 2025

ITC Maratha, Mumbai



[www.collectionsummit.com](http://www.collectionsummit.com)

# ORGANIZER'S NOTE

The Credit & Collections Summit & Awards India 2025, held on 17th & 18th June 2025 at ITC Maratha, Mumbai, was proudly organized and brought to you by The Future Event. Hosted under the theme "Digital-first Strategy In a Fast-changing Landscape," the summit brought together leading voices from banks, NBFCs, fintechs, regulators, collection agencies, technology providers, and legal experts for two transformative days of dialogue, learning, and collaboration. As India's premier platform for the credit, risk, and collections industry, the summit provided a dynamic stage to address the sector's most pressing opportunities and challenges – spanning digital collections, customer experience, data & analytics, risk management, financial inclusion, regulatory trends, and future innovations. This year's edition also featured a powerful lineup of major tracks and experiences – including the Digital Collections Forum, Credit Risk Leaders Roundtable, FinTech & RegTech Showcase, and the prestigious Credit & Collections Awards India – creating a holistic ecosystem to support innovation, excellence, and growth in the industry. With diverse participation from across India and global markets, the summit fostered high-impact connections, future-focused insights, and actionable strategies to drive sustainable progress for the credit & collections community. We thank our esteemed speakers, partners, and attendees for their invaluable contributions in making the Credit & Collections Summit & Awards India 2025 a resounding success. We hope you gained fresh insights, built valuable relationships, and left inspired to shape the future of credit & collections in India. We look forward to welcoming you again at the Credit & Collections Summit & Awards India 2026.

*Best Regards,*

**The future event**<sup>TM</sup>



# 3rd Edition of India Credit & Collections Summit & Awards 2025 Achieves Groundbreaking Attendance, Sets New Industry Standards for Innovation, Collaboration, and Compliance

Mumbai, India – The 3rd Edition of the Credit & Collections Summit & Awards India 2025, held on June 17–18, 2025, at ITC Maratha, Mumbai, witnessed groundbreaking attendance and overwhelming appreciation from India's financial, fintech, and legal sectors. Organized by The Future Event Media & Production and Presented by Credgenics, the summit brought together over

**500+**

Senior Attendees

**500+**

Meetings

**77+**

Distinguished  
Speakers

**40+**

Cutting-Edge  
Solution Providers



Credgenics, the event's presenting partner is India's leading AI-powered full stack collections platform, trusted by over 150 Banks, NBFCs, HFCs, FinTech lenders, and ARCs. Credgenics' solutions that cover the end-to-end collections lifecycle, bring together the power of predictive and generative AI to help lenders drive smarter, faster recoveries across retail and MSME portfolios. It is playing a pivotal role in digitally transforming debt recovery operations across the industry.

Joined as a Platinum Partner, Vymo added further depth to the summit's vision. Powering 400,000+ sales professionals across 65+ top financial institutions including AXA and HDFC Bank, Vymo enhances sales productivity through AI-driven insights. Recognized by Gartner and Forrester, with a high Net Promoter Score (NPS) of 61 and over \$45M in funding, Vymo stands out as a leading, award-winning SaaS platform trusted by the financial industry. Built around the central theme "Digital-first Strategy in a Fast-changing Landscape," the summit was a dynamic convergence of technology, policy, and credit leadership. It featured deep discussions on transforming collections through AI, legal-tech, compliance, and field-force management, while supporting broader financial inclusion across India. Importantly, the summit also saw active participation from major government entities such as the Ministry of Finance, the Ministry of Communications (Aadhaar/UIDAI), and the Income Tax Department, marking it as one of the few industry events that bridged the public-private divide to shape India's credit future.

# Key Sessions and Themes Discussed:

- **Future-Ready Collections Ecosystems:** Focused on enabling inclusive, agile, and data-driven frameworks for India's financial services landscape.
- **Digital Identity & Aadhaar-Based Authentication:** Highlighted secure, scalable solutions for borrower verification and KYC modernization.
- **Human + Machine Collaboration:** Stressed how digital tools, when combined with human empathy, can create a customer-first, efficient recovery environment.
- **AI in Credit & Recovery:** Discussed how artificial intelligence, automation, and behavioral analytics optimize debt recovery, enhance customer engagement, and predict repayment behavior.
- **LegalTech & Compliance Synergy:** Addressed how legal automation and regulatory alignment can improve dispute resolution, reduce NPAs, and maintain ethical recovery practices



# Notable Speakers Included:



**Dr. Megha Bhargava**

Additional Commissioner – Income Tax, Ministry of Finance, Government of India



**Anukriti Sharma**

IPS Officer, UP Cadre (73 RR, 2020 Batch)



**Sumnesh Joshi**

Deputy Director General (Joint Secretary Level) Ministry of Communications Government of India



**Sukhvinder Kaur**

Chief General Manager at State Bank of India



**Girish Patnaik**

Head Receivables Management Risk at Bank of Baroda



**Rajaram Manian B**

Chief Risk Officer at Tyger Capital



**Mehul Gandhi**

Chief Executive Officer at Reliance Asset Reconstruction Company Limited



**Mayank Sharma**

Chief Audit Executive at IIFL Finance



**Rishabh Goel**

Co-Founder & CEO of Credgenics



**Ashok Kumar Ojha**

Chief Collections Officer at TVS Credit Services Limited



**Niraj Kaushik**

Deputy CEO at Aye Finance Pvt. Ltd



**Peeyush Jindal**

Chief Credit Officer at Hero Housing Finance Ltd.



**Jhanjee Nitesh Kumar**

Head of Collections at IIFL Finance



**Nilesh Dasri**

Product Head – Digital Collection & Partnership | Pre-Delq Mgmt & Call Center Strategy | BNPL Collxn at ICICI Bank

and many more... 

These experts shared transformational insights into digital enablement, customer experience, field force strategies, and next-gen tools for scalable loan recovery.

# Summit Highlights Included:



**500+ 1:1 Buyer–Seller Meetings:**  
Facilitated direct business discussions and partnership opportunities



**Live Exhibitions:** Showcased leading-edge technology in loan management, collections automation, credit analytics, and LegalTech.



**Interactive Panels & Fireside Chats:** Fostered peer-to-peer learning and cross-sector collaboration.

# Attendees applauded not only the agenda and speakers but also the execution, hospitality, and precision of the event:



*"Attended Day 2 and can say, one of the best summits I've attended. Disciplined team, well organized. Not only speakers, but delegates were well received and guided. Most important, schedules were on time."*

**Narasimha Murthy**, Head – Risk, Compliance & CRO, John Deere Financial India (Pune HO)



*"Thank you for inviting me to a wonderfully organized and truly informative and engaging Credit & Collection Summit. The speakers from government services were enriching and crisp. I had meaningful discussions and connected with many industry peers and stalwarts. Thank you for extending a royal treatment."*

**Sondeep Chatterjee**, Head of Strategy & Collection, Jio Credit



*"You and all your team members work with passion and dedication, which is evident from the outcomes. All participants and sponsors are so happy with your work – it goes beyond words."*

**Girish Patnaik**, Head Receivables Management Risk at Bank of Baroda



# The 2025 Awards Night

The summit concluded with a prestigious Awards Gala, recognizing excellence across 11+ categories of innovation, compliance, technology, and impact. These awards honored organizations and individuals who demonstrated outstanding performance in customer-centric collections, legal innovation, and tech-powered debt management.



# Partners and Sponsors

The success of the event was made possible by visionary support from organizations including:

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Full Stack Platform Partner



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Collections Partner



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Partner



Platinum Partners



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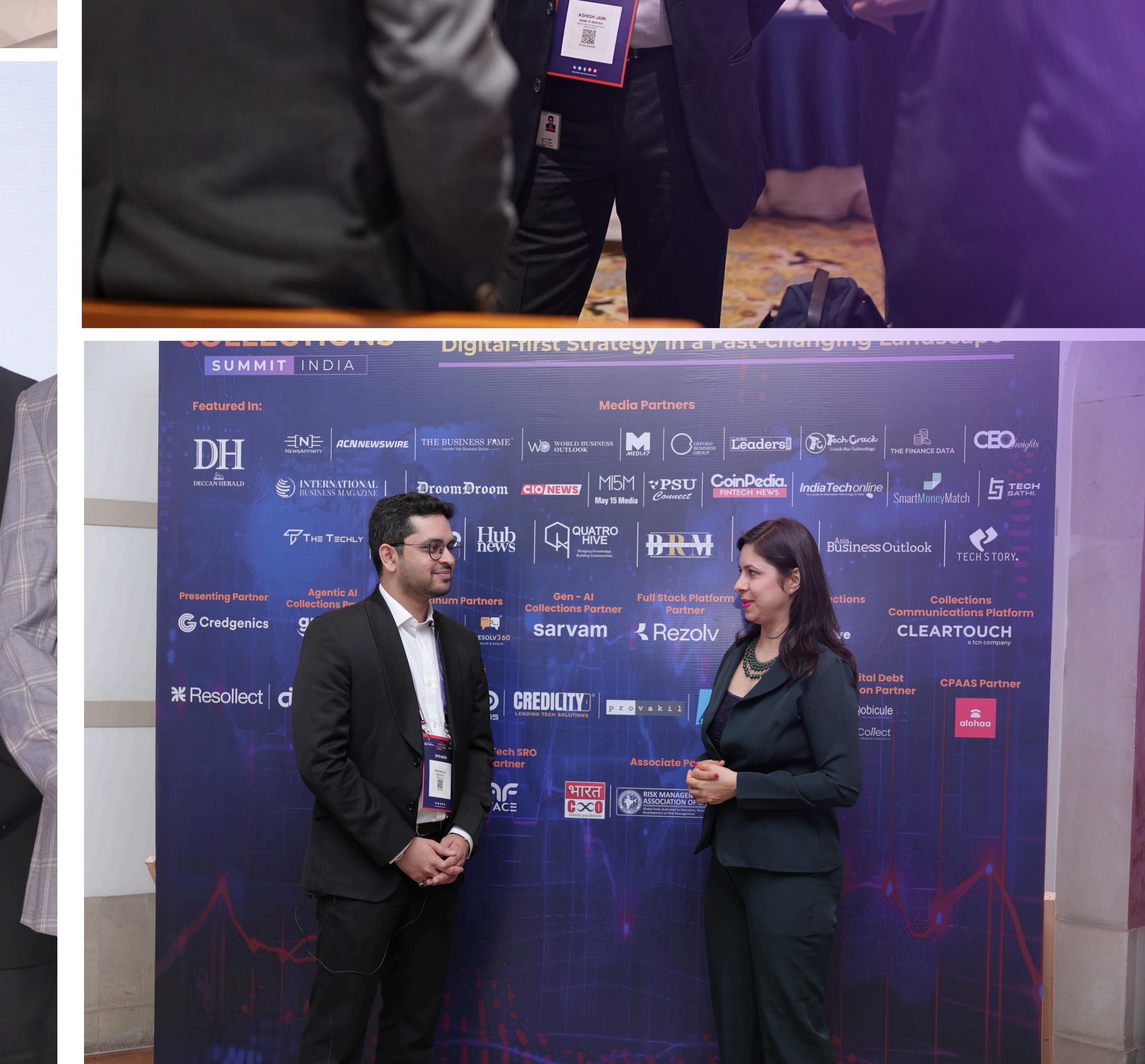


FinTech SRO Partner

along with collaboration from senior BFSI stakeholders and legal authorities.

The 3rd Edition of the Credit & Collections Summit & Awards India 2025 firmly established itself as the go-to industry event for debt recovery, credit risk, and digital compliance innovation. By bringing together government bodies, banks, NBFCs, legal firms, and tech disruptors, the summit set the tone for a future where technology and trust go hand in hand—paving the way for a resilient, inclusive, and AI-powered credit economy in India.









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