

COLLECTIONS EXECUTIVES **ROADSHOW**

POWERED BY  Vymo

THE ROAD AHEAD: DEBT COLLECTIONS REIMAGINED

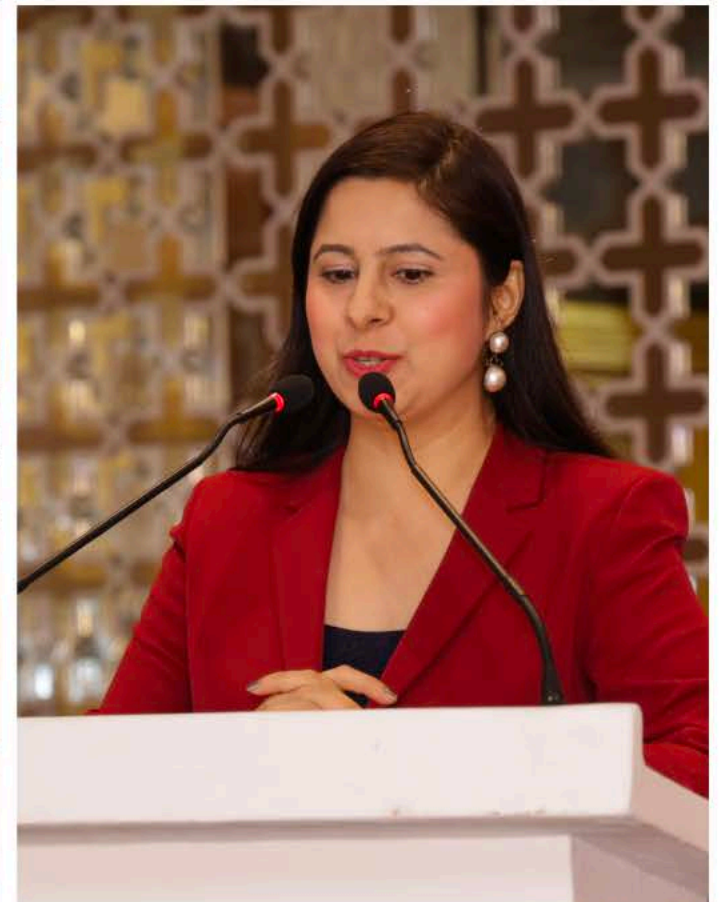
Can traditional collections keep up with today's digital world?

At the Collections Executives Roadshow 2025, hosted by Vymo, banking and NBFC leaders came together to find the answer.

Their verdict: **Success now depends on smarter, faster, and highly automated strategies.**

This magazine dives into the bold ideas and real-world insights that are reshaping collections, where innovation, compliance, and trust move together.

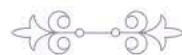
Are you ready to rethink collections for a digital-first future?



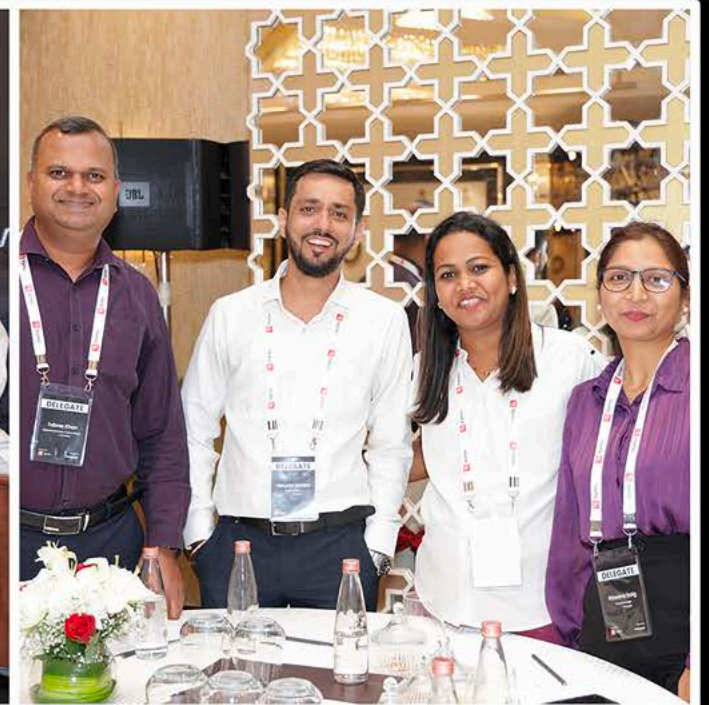


"There's a lot to unfold, and it's going to unfold quickly. We're excited to have this conversation with industry leaders, to hear your perspectives, understand your challenges, and craft our roadmap together. Because ultimately, this is not just about software. It's about re-architecting the way critical business processes work, and shaping the future of financial services."

Yamini Bhat, Co-Founder & CEO, Vymo



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THROUGH THE CEO'S LENS

Yamini Bhatt, Co-founder and CEO of Vymo, shared how Vymo's journey began with a vision to build consumer-grade enterprise tools at a time when cloud and mobility were just emerging.

Over the years, Vymo evolved from driving sales productivity to transforming collections, responding to the post-COVID surge in lending and the urgent need for scalable, intelligent solutions.

She emphasized that success in collections today requires moving beyond legacy systems toward AI-driven personalization, smarter orchestration, and regulatory agility. Highlighting the pressures of scale, data readiness, and customer experience, Yamini urged institutions to rethink processes from the ground up rather than replicate the past. Looking ahead, she questioned whether traditional collection models and even the role of agents would survive the coming wave of digitization, closing with Vymo's commitment to co-creating the future of collections alongside its customers.

"We've started asking bold questions. Not in the next year, maybe, but in three years will there even be a collections agent? It's not just what AI can do; it's how regulation, data availability, and customer empowerment will evolve. Maybe agents will still be needed for certain use cases but definitely not at the scale we see today. Digitization will achieve much of what human interaction does today, and probably more."

Yamini Bhat, Co-Founder & CEO, Vymo.





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You may try to retain a wrong customer and end up writing them off six months later. But when you identify a ‘can’t pay’ customer versus a ‘won’t pay’ one, that’s when retention strategies make sense. Evaluate the customer’s NPV, their product holdings, their history with you and offer tailor-made solutions with the right tone, on the right channel. That’s where empathy becomes actionable.

Sejal Shethia

Head- unsecured products, Federal Bank

DESIGN PRINCIPLES FOR BUILDING A BEST-IN-CLASS COLLECTIONS FRAMEWORK

Collections Strategy: Quick Summary



Talk Early – Keep customers in the loop to build trust and avoid defaults.



Segment Smart – Treat low-risk and high-risk customers differently.



Use Data – Tap into insights and multiple data sources to guide decisions.



Keep Good Customers – Offer incentives; know who can't vs. won't pay.



Protect Data – Stay compliant with audits, consent, and privacy rules.



Go Digital – Automate with bots and use gamification to boost engagement.

Key takeaways

1 Be Proactive, Not Just Empathetic:

Spot issues early like potential EMI bounces and alert customers before problems arise.

3 Hybrid Approach Works Best:

Combine digital tools (chatbots, voicebots) for scale with field agents for complex, high-touch cases.

5 Compliance & Trust Are Critical:

Prioritize data privacy and compliance in every step of data collection and use.

2 Use Data & Segmentation Smartly:

Analyze repayment behavior, salary patterns, and communication habits to decide the right channel like chatbot, call, or field visit.

4 Leverage Behavioral Insights:

Use customer behavior data to design better nudges, gamify repayments, and make interactions feel collaborative, not pressuring.

6 Beyond Collections, Build Relationships:

Focus on building trust and improving experiences for both customers and collection teams through smart use of technology.

SHAPING THE CONVERSATION:

LIVE POLLS

A live poll added an interactive twist, revealing the audience's thoughts on the future of collections. Here's what stood out:

What is the future outlook for collections in India in the next 5 years?

75% of the audience believed in **“Hybrid models combining technology and human interaction.”**

Looking ahead, most participants see the future as a blend of digital tools and human touch, balancing automation with empathy. Meanwhile, **18% voted for full digital transformation**; no one expected litigation or status quo to dominate.

What is the most effective technological solution to mitigate defaults in loan repayments?

71% of the audience voted for **“Predictive analytics for early warning.”**

Predictive analytics once again led the charts, with nearly three-fourths of participants seeing it as the most powerful solution. **Real-time credit scoring followed at 21%**, while automated reminders and blockchain got minimal support.

When asked what role predictive analytics plays in collections?

86% of respondents chose **“All of the above.”**

Here's what they had to pick from:

- Predicting customer behaviour for proactive engagement.
- Identifying at-risk accounts early.
- Reducing defaults through tailored interventions.
- All of the above

What is the primary benefit of using AI in collections?

88% of the audience chose **“All of the above.”**

Here's what they had to pick from:

- Reduced manpower requirements.
- Personalized repayment plans.
- Faster dispute resolution.
- All of the above

How has UPI impacted collections in India?

92% of the audience felt it **“Reduced collection times significantly.”**

UPI's impact was loud and clear. Almost everyone agreed it has made collections faster and more seamless, cutting delays and improving payment ease. Only 8% felt it had no real impact.



GUIDING THE WAY: THOUGHTS FROM OUR PRE-SALES HEAD

Raman Chaudhary, Director and Head of Pre-Sales Solutions at Vymo, shared how collections need to move beyond just chasing payments to actually building relationships. He compared debt collection to dating, predicting behaviors, handling excuses, and keeping the relationship alive. He explained that while collections used to be transactional and all about efficiency, today it's about using data, AI, and behavioral insights to engage smarter and more personally. Institutions need to know their customers better, personalize every touchpoint, and empower field agents with real-time tools and nudges, not just automate everything.

He stressed that agents can be turned into relationship managers or even sales enablers when handled right, and hinted that the future of collections is a mix of empathy, tech, and smart action.

“Today, data-driven decision-making dominates the market. To truly succeed, businesses must understand their customers deeply and craft highly personalized experiences. But to anticipate the future effectively, we must first understand the past, why it was the way it was. Only by learning from yesterday can we navigate tomorrow with clarity.”

Raman Chaudhary, Pre-Sales Head, Vymo





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AI's power lies in real-time behavioral understanding. It's not just about predicting who will pay, but enabling front-line agents to act on that data immediately. Imagine a system that remembers past excuses, detects hesitation in voice, and guides the agent in responding empathetically, this is where GenAI transforms collections from transactions into conversations."

Anurag Ashish

VP- Mortgages, DCB Bank

AI IN DEBT COLLECTIONS: CAN GEN AI SAVE CUSTOMER RELATIONSHIPS

Collections Strategy: Quick Summary



Smarter with AI – Moving from manual to AI-powered strategies for better scale and less effort.



Personal Touch with GenAI – Think chat that remembers you, contextual and empathetic.



AI + Humans = Win – AI boosts agents with real-time tips and smarter scripts, not replaces them.

Key takeaways

1 Collections: The Next Frontier for AI

AI adoption in collections lags behind the front office but holds immense potential. With conversational and generative AI, institutions can improve recovery rates and deeply personalize engagement.

3 From Bots to Empathetic AI

Collections tech has evolved from structured bots to conversational assistants to generative AI that mimics human empathy and context. The future lies in real-time, emotionally intelligent interactions.

5 Scale with Empathy and Efficiency

COVID sparked a digital shift, showing the need for scalable, contactless methods. AI bridges manpower gaps while enabling more empathetic, context-aware engagements at scale.

2 Hyper-Personalized Customer Engagement

The shift is on from generic to behavior-driven personalization. AI leverages data like payment history, past interactions, and customer sentiment to tailor messages for each individual, improving outcomes.

4 Empowering Agents, Not Replacing Them

AI supports field collectors and telecallers with predictive insights and conversation cues. The result? Less stress, smarter decisions, and more effective collection efforts.



CONCLUSION

The Collections Executives Roadshow 2025 brought fresh energy to the world of debt recovery. Think- no chasing payments, more smart tech, human touch, and meaningful conversations.

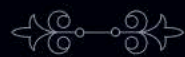
With AI, data, and empathy taking center stage, the room buzzed with ideas on making collections more thoughtful, more personalized, and a lot more effective. No more one-size-fits-all; it's all about understanding customers, predicting needs, and doing things better (and smarter).

The big takeaway?

Collections are not just about how you recover, *it's about how you connect.*



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THE TEAM