The Director's Atlas

Sector Outlook



Market size and valuation

- ~US$1.5-2.5 bn, FY2025/26E
- ARC fees, recovery upside and collection commissions
- Retail outsourcing grows

Primary economic engine

Bank loan portfolio sales to asset reconstruction companies (ARCs), consumer debt recovery and fintech micro-loan servicing.

Boardroom Focus

01 **Expand ARC portfolio acquisition with capital discipline**

02 **Scale responsible AI-enabled debt recovery**

03 **Establish direct INR debt funding and settlement**

For Business, Finance and Function Directors:
A starting point for roundtable conversations on growth, resilience and stakeholder alignment.

Transformations Our Programs Deliver

OUR COACH

For Business, Finance and Function Directors

Two outcomes	Foresight to lead through disruption. Influence to align stakeholders before action. Camera confidence, eloquence, vocal gravitas and a six-week peer network.

01 ENTERPRISE RESILIENCE

Foresight → Recognised Strategic Leadership

INSIDE YOUR COMPANY

Be recognised as the director who identifies structural shifts early and turns them into a clear agenda for investment and action.

OUTSIDE YOUR COMPANY

Build a reputation for judgement that clients seek by name, partners trust and competitors benchmark against.

02 STAKEHOLDER ALIGNMENT

Functional Authority → Enterprise-wide Influence

INSIDE YOUR COMPANY

Build a function backed by peers and the C-suite. Articulate ideas with clarity, eloquence and vocal gravitas, with confidence in the room and on camera.

OUTSIDE YOUR COMPANY

Be known for ethical influence and strategic judgement, supported by a trusted peer network built over six weeks.

Five paradigm shifts

What changes the basis of competition

01 Structural

ARC consolidation → retail portfolios and technology-led servicing.

02 Technology

Diallers and field visits → voice AI, digital journeys and UPI settlement.

03 Evidence and trust

Agent judgement → bureau data, repayment behaviour and contact logs.

04 Economics

Security receipts → cash retail purchases and tighter funding discipline.

05 Socio-cultural

Coercive recovery → respectful, digital borrower assistance.

FOR YOUR NEXT LEADERSHIP DISCUSSION

Which of these shifts could change your competitive position - and which is missing from your leadership agenda?

Opportunity & Disruption

Where value can move in debt collection

01 Market opportunity

ARC co-investment, predictive recovery scoring and INR retail portfolio purchases.

02 Disruption

High funding costs, tighter recovery-conduct expectations and document fraud.

03 Sector impact

Funding pressure constrains acquisitions; conduct controls raise collection costs and favour digital recovery.

04 Strategic response

Deploy regional-language voice AI, currency-aligned funding and automated legal filing.

Opportunity → Disruption → Impact → Strategic Response

Sector Movement

Signals to fund, reshape or leave behind

EVOLVE

Reshape existing lines

Asset reconstruction companies, credit bureaus, legal-tech platforms and fintech debt servicers.

SURGE

Scale emerging lines

Digital portfolio purchasing, INR settlement funds and voice-AI collection engines.

SHRINK

Reduce exposure

Large small-ticket field networks, cash-based recovery and paper documentation.

SUNSET

Exit structurally weak models

Coercive collection models, manual debt tracking and unhedged foreign-currency funding.

FOR YOUR NEXT LEADERSHIP DISCUSSION

What should your business fund, reshape or stop - and where does the leadership team disagree?

Governance Agenda

Regulatory and board priorities

01 Regulatory drivers

- RBI recovery-agent codes and Fair Practices guidelines
- SARFAESI, IBC and RBI loan-transfer directions
- DPDP controls for borrower data and digital engagement

02 Board oversight priorities

- Scale portfolio buying with disciplined recovery assumptions
- Govern AI borrower communications and recovery conduct
- Secure INR funding and manage foreign-capital exposure

Director's Future Role

Strategy, finance and operations

Strategy

Model bank loan sales, price recovery portfolios and assess servicing acquisitions.

Transformation

Build regional voice-AI recovery, digital settlement and legal-filing workflows.

Finance

Structure INR funding, forecast recoveries and manage acquisition currency risk.

Risk & Compliance

Enforce fair recovery conduct, screen fraud and protect borrower data.

Operations

Manage collection centres, AI call routing and timely INR settlement.

Supply Chain

Govern field agencies, telephony, data providers and legal-process vendors.

FOR YOUR NEXT LEADERSHIP DISCUSSION

Are strategy, finance and operations working from the same assumptions about growth, investment and risk?

Director's Future Role

Commercial, customer and product

Quality & Excellence

Audit agent and AI interactions, settlement accuracy and legal-filing quality.

Business Development

Source loan portfolios, develop AI recovery mandates and INR funding partnerships.

Sales

Win bank and NBFC mandates, fintech servicing contracts and ARC co-investors.

Marketing

Position recovery as respectful, digital-first and convenient for borrowers.

Client Experience

Deliver multilingual settlement journeys and clear recovery reporting to lenders.

Product & Technology

Build voice-AI engagement, UPI settlement and portfolio dashboards with privacy controls.

Director's Future Role

Data, people and governance

Data & Analytics

Model recovery propensity, portfolio pricing, fraud flags and agent performance.

Information Security

Protect borrower identity and credit data across field, telephony and AI systems.

People & Culture

Recruit technology talent and equip collection teams for AI and responsible conduct.

Learning & Development

Train agents in recovery conduct, supervisors in AI oversight and teams in data handling.

Legal

Structure debt-purchase ventures, protect AI assets and draft INR settlement contracts.

ESG & Sustainability

Improve call-centre safety, indoor air quality and sustainability across vendors.

Turn Sector Intelligence into Enterprise Action

For Business, Finance and Function Directors

Which business priority needs clearer direction or stronger support?

EXPLORE ROUNDTABLE THEMES

01 Enterprise Resilience

Turn disruption into growth with a financially grounded resilience roadmap.

02 Enterprise Transformation

Convert strategy into execution, ownership and measurable change.

03 Stakeholder Alignment

Move from functional authority to enterprise-wide influence.

Let others see the capability those closest to you already recognise.

Grow in confidence, express yourself with eloquence, and become more recognised for the value you bring.

REQUEST AN INVITATION

Discuss your priority on WhatsApp

Bring one live business challenge. Let’s explore which roundtable is relevant to your priorities.

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