

4TH EDITION · 29 APRIL 2026 · HILTON, CHENNAI

The Next-Gen NBFC Agenda.

Event recap · ETBFSI NBFC Connect 2026



BY THE NUMBERS

13

MAIN SESSIONS

14

PARTNER COMPANIES

50+

SPEAKERS ON STAGE

8

HOURS OF PROGRAMME

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One day. Thirteen sessions.

The operating agenda for the next-gen NBFC.

The 4th ETBFSI NBFC Connect convened the country's NBFC leadership at the Hilton, Chennai for a single, deliberately dense day of practitioner conversation — keynote to closing panel. The agenda moved from a macro keynote into seven hours of leaders' sessions, partner sessions and boardroom-grade panels covering disruption, responsible scale, fintech partnerships, risk, security and Co-Lending 2.0. This recap is the working takeaway document.

“We came for sessions. We leave with a working agenda.”

— Amol Dethé, Editor, ETBFSI

ON-FLOOR METRICS

344

ON-FLOOR ARRIVALS

70

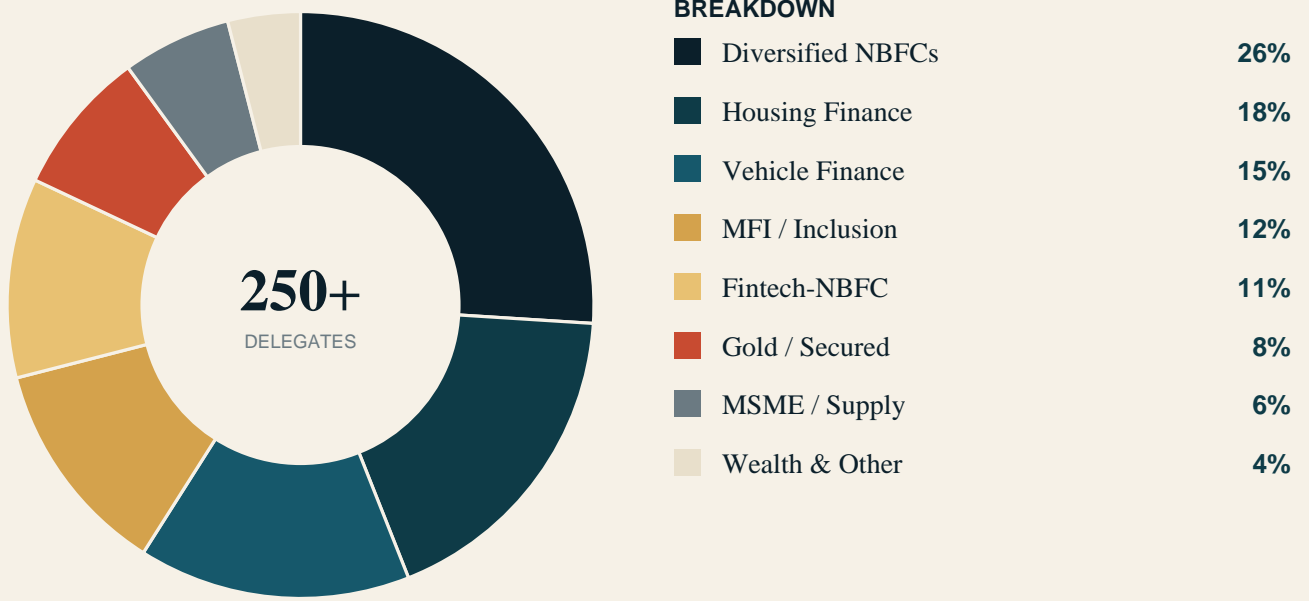
1:1 MEETINGS

82%

SURVEY RESPONSE

Who was on the floor.

Composition of the 250+ NBFC delegates by primary business.

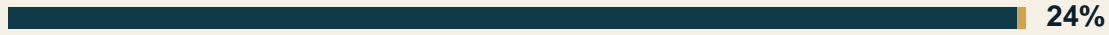


Source: ETBFSI on-floor registration data, n = 344 arrivals.

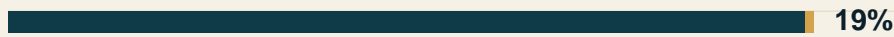
What the room talked about.

Topical share-of-voice across the day's thirteen sessions.

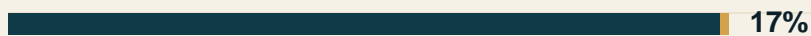
AI & Decisioning



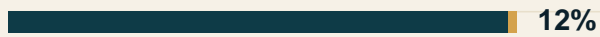
Co-Lending & Partners



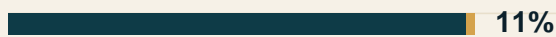
Risk, Fraud & Security



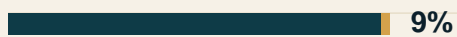
Talent & Org Design



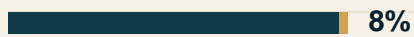
Cloud & Core Platforms



Customer & CX



Regulation & Trust



Method: minutes of stage-time mapped to topic taxonomy by ETBFSI editorial team.

Welcome Address

Amol Dethe (Editor, ETBFSI)

The day opened with a frank framing — practitioner conversation, not speeches.

“The NBFC story this year is being written in operating choices, not headlines.”

— AMOL DETHE

■ WATCH ON YOUTUBE

ETBFSI on YouTube

Bird's Eye View on NBFCs

Janak Raj (Sr. Fellow, CSEP & Former ED, RBI)

Macro health of the sector — credit growth, asset quality, regulatory tone, and the next pockets of stress.

“The NBFC sector is no longer a shadow of banks — it is a parallel rail with its own physics.”

— JANAK RAJ

■ WATCH ON YOUTUBE

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Scaling Digital Lending

Sanjeev Chauhan (VP, Oracle India)

Oracle on the technology decisions that separate NBFCs that scale digital lending profitably from those that bleed margin.

“Digital lending isn't a channel — it is the operating model.”

— SANJEEV CHAUHAN

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Disruption in the Digital Era

Seven NBFC CEOs

Boardroom-grade conversation on AI investment, talent and the new bar for customer experience.

“We are not competing with banks anymore — we are competing with the customer's expectations of every other app on their phone.”

— PANKAJ GUPTA, GODREJ FINANCE

■ WATCH ON YOUTUBE

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Autonomous IT for NBFC Operations

ServiceNow × LMTEQ

Agentic workflows and self-healing infra inside NBFCs — compressing incident resolution time.

“The goal is not zero tickets. The goal is zero tickets that need a human.”

— SIDHARTH SWAMI

■ WATCH ON YOUTUBE

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IBM Trust at Scale: Sovereign, Secure Lending

Kiran Raghupathy (IBM)

Data sovereignty and confidential computing — what regulators will expect from digital-first NBFCs.

“Sovereignty is not a slogan. It is the receipts you can show a regulator on a Tuesday morning.”

— KIRAN RAGHUPATHY

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Next-Gen NBFCs: Scaling Responsibly

Eight CIO/CDOs

Operating disciplines that let NBFCs scale assets without scaling risk, complexity or customer pain.

“You cannot grow your way out of a broken data model. You will only grow the bill.”

— VINOD KUMAR, SHRIRAM FINANCE

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The Fintech-NBFC Synergy

Six COOs / CTOs

What makes fintech-NBFC partnerships actually work — beyond the press release.

“Synergy is what we call it before the first 30-day delinquency print.”

— AJEET KUMAR, KREDITBEE

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AI in the Next Era of Banking Networks

Precision × HPE

AI-augmented networking as the foundation of resilient, low-latency banking infrastructure.

“The network has stopped being plumbing. It is now part of the product.”

— KANNAN SESHADRI

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The Cost of Careful in Digital Lending

Srijan Nagar (FinBox)

The hidden cost of over-cautious underwriting — customers turned away and cohorts misread.

“Being careful is not the same as being right.”

— SRIJAN NAGAR

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Resilient Strategies for Risk & Security

Five CRO/CISOs

Threat landscape NBFCs are actually facing — vendor risk, synthetic identity fraud, model risk.

“You don't rise to the level of your security strategy. You fall to the level of your last drill.”

— SARAVANAKUMAR K, VIVRITI

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Co-Lending 2.0

Six MD/CEOs, moderated by Raman Aggarwal (FIDC)

Co-lending has matured — cleaner rails, better risk-sharing, partnerships built for the long arc.

“Co-lending 1.0 was about access to capital. 2.0 is about access to the customer.”

— LVLN MURTY, DVARA KGFS

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Closing Remarks & Vote of Thanks

Amol Dethe (Editor, ETBFSI)

Through-lines from keynote to closing — the working agenda the room takes back.

“We came for sessions. We leave with a working agenda.”

— AMOL DETHE

■ WATCH ON YOUTUBE

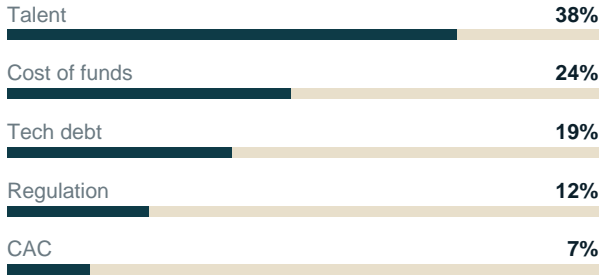
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What the room said.

Headline findings from the on-floor delegate survey. 82% response rate.

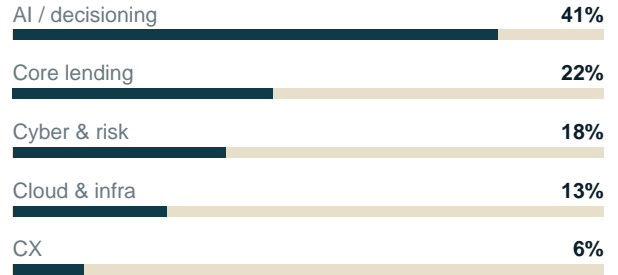
Q1

Single biggest constraint on FY27 growth



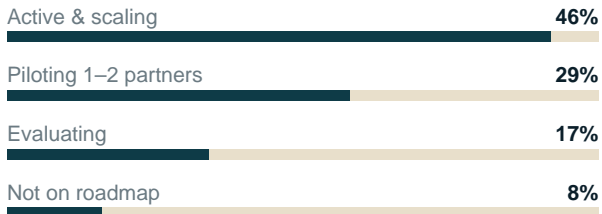
Q2

Where tech investment grows most (12 mo)



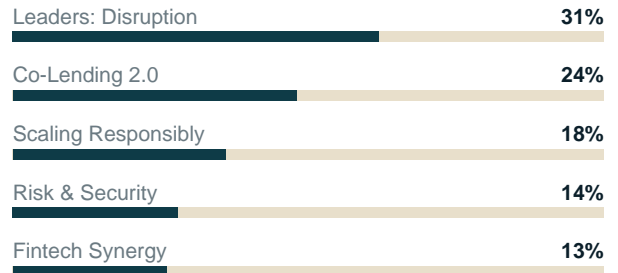
Q3

Current co-lending posture



Q4

Most valuable session today



The NBFC decade is being written in operating choices.

Three through-lines from the floor at Hilton, Chennai — and what they mean for the next twelve months of the Indian NBFC story.

If the last NBFC cycle was about access to capital, the next is about the quality of operating decisions made underneath it. Across thirteen sessions, the conversation kept returning to the same uncomfortable centre: growth is no longer the hard part. Designing institutions that can hold that growth — without breaking risk, talent or trust — is.

The first through-line is data discipline. Every CIO on stage said it differently, but they said the same thing: collections data is now where the alpha lives, not acquisition. The NBFCs pulling ahead are the ones treating their data model as the loan-book's second balance sheet.

The second is partnership maturity. Co-Lending 2.0, fintech tie-ups, and the emerging sovereign-cloud posture

all rest on a more honest contract — written for failure modes, not happy paths. Resilience, in 2026, is a partnership KPI.

The third is trust as architecture. Model governance, confidential computing, vendor-risk hygiene — these stopped being CISO conversations and became board conversations. The NBFCs that internalise this early will pay less for capital, less for talent, and less for every regulatory cycle that follows.

Read together, the room left Hilton with the same working brief: scale responsibly, lend intelligently, and build the institution the next cycle will demand — not the one the last cycle rewarded.

— ETBFSI Editorial Desk

ETBFSI · The Economic Times · Recap of the 4th NBFC Connect, Hilton Chennai, 29 April 2026.

ORACLE

Powering the next-gen NBFC stack.

Oracle's lending, data and cloud platforms underpin a growing share of India's NBFC infrastructure — from cloud-native cores to real-time decisioning, fraud orchestration and analytics. The 4th ETBFSI NBFC Connect was convened in association with Oracle, whose practitioner sessions framed the operating choices behind durable, profitable digital lending at scale.

CLOUD-NATIVE CORES

28–34% lower per-loan opex within 18 months of migration.

DECISIONING AT SPEED

Real-time bureau + fraud orchestration as the approval-rate lever.

DATA AS PIPELINE

Data, decisioning and disbursal as one continuous flow — not three projects.

SPONSORED BY ORACLE · Oracle is the title partner for the 4th ETBFSI NBFC Connect.

COLOPHON

Credits.

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Save the date — the 5th edition returns in 2027.