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4TH EDITION

CREDIT & COLLECTIONS

SUMMIT MIDDLE EAST

NAVIGATING CREDIT EXCELLENCE

PANEL DISCUSSION: WEAVING COLLECTIONS & RECOVERY INTO A BUSINESS STRATEGY

AGENDA



16-17 Sep, 2025



Hyatt Regency Dubai

DAY 1

16 SEPTEMBER, 2025

Time	Sessions
09:00 AM	Registrations, Coffee, Tea & Refreshments & Open Networking
10:00 AM	Welcome note by the Organizers, Introduction to Sponsors & Partners
10:05 AM	Opening Keynote: Mr. Abdullah Ma'adi Masud Al-Hajri, Chief Executive Officer of Mani Company Co-Founder of Mani Global
10:15AM	Industry Keynote Presentation: Industry Keynote Presentation: The Kingdom Digital Transformation Developments & Progress in the Collections Industry aligning with Vision 2030: Progress in performance to align with the Kingdom's digital transformation. Bana Al Mohammad , Training & Business Development Director at Mani Company
10:35 AM	Industry Keynote Presentation: Digitization of Retail Collections: Presented by: Shankar Balasubramanian, SVP, Business Manager – Special Assets I CCPL & Payments at Mashreq Bank
10:50 AM	Opening Keynote: Witness to An Era From then till now in the Middle East: A journey through the evolution of credit and collection field in the Middle East – past, present, and the future shaping this industry : Presented by: Ayman Al-Wadi, Group Executive Chairman of AW HOLDING INT'L
11:05 AM	Opening Panel Discussion: The Future of Lending: How FinTech is Reshaping Credit Markets in the Middle East • How are GenAI developments shaping the strategy for communication in collections? • How much is the level of non-human intervention in collections? communication today and how is it likely to evolve in the future? • How are contact centers and communication platforms evolving to facilitate empathetic and trust worthy communications? • What are the future communication strategies and emerging technology trends that lenders need to adopt in collections? • How can AI help collections teams shift from aggressive tactics to more solution-oriented, respectful communications? Moderated by: Mohammad Al Zaben, Co-Founder & CEO of ClearGrid Panelists: • Ahmed Khbeer, Managing Partner & Group CEO at Tafaseel Group • Wesam Al Ammari, Head of Collections – International Markets at Al-Futtaim Automotive • Asim Shrivastava, Chief Credit Officer at Bank of Sharjah • Nuwan P. Sumanasekera, Head of Credit & Operations – Najahi Business Banking at Bank Muscat
11:45 AM	Industry Keynote Presentation: ClearGrid. Collections. Re-Imagined: Presented By: Mohammed Khalili, Co-Founder & Chief Growth Officer at ClearGrid

DAY 1

16 SEPTEMBER, 2025

Time	Sessions
12:05 PM	Global Industry Perspective: Navigating Change: Emerging Trends and Regulatory Shifts in U.S. Debt Collection: Presented By: Erwin Falkner , President of The International Association of Commercial Collectors.
12:20 PM	Panel Discussion: Weaving Collections & Recovery into a Business Strategy: • Prioritize firm's strategic investments in order to address systemic gaps in collections capability. • How sales, credit and collections team need to work together for better recovery management. • Incorporating right technology strategies for effective collections and recovery Moderated by: Anand Dev Dhand , Head- Partnership and Alliances at LeadSquared Panelists: • Terry Franklin, Chief Commercial Officer, Qualco Technology • Dr. Alex Jacob, Head of Lending at Emirates NBD Securities • Jatinder Reen, Practice Leader at Sukoon Insurance • Mousa Albahrani, MENA GM Credit & Collection and RHQ GM at Future Pipe Industries Saudi Arabia
01:15 PM	Networking Lunch Break
01:45 PM	Driving the AI Revolution in Debt Collections: Abhishek Sharma , Senior Director Sales at Credgenics
02:05 PM	Panel Discussion: The Middle East's Credit & Collections Ecosystem: Building a Resilient Business Model: • B2B evolving credit market in the Middle East • Data-Driven Credit and Risk Management • Islamic Banking and Ethical Financing • Trade insurance and the Middle east vision. Moderated by: Faiza Nasir , Head of Products- Retail Loans at National Bank of Umm Al Qaiwain Panelists: • Murad Fakhouri, Claims & Recoveries Manager at Etihad Credit Insurance (ECI) • Zaina Al Masri, Head of Credit and Control, Middle East at Sumitomo Mitsui Banking Corporation Group • Milind Jain, Senior Vice President, Credit Specialty Leader, Middle East & North Africa at Marsh • Navneet Punglia, Head of Credit at Aditya Birla Global Trading • Yash Ghaghada, Head of Claims and Collection at Allianz Trade Middle East
02:45 PM	Keynote Presentation: Collections is stuck in the 2000's. Let's bring it to the age of AI ! Presented by: Karan Mehta , Founder of Rezolv
03:05 PM	Tech Talks: Digitizing Collections for Faster Debt Recovery Presented by: Sandrine Sarikey , Country Manager UAE at Coface Credit Insurance

DAY 1

16 SEPTEMBER, 2025

Time	Sessions
03:25 PM	Arabic Panel Discussion : Innovations in Sharia-Compliant Lending and Debt Collections: Balancing Tradition and Technology: • The approach to build a pro-active collections framework and how effective has it proven to be so far? • How can lenders build collections strategies that are resilient to credit cycles and macroeconomic shocks? • How are the advancements in data analytics and AI helping in making collections more robust and efficient? • How are lenders today benefitting from increased visibility and actionable insights to align their collection strategies for risk management? • With regulations evolving rapidly, how is technology helping lenders in managing compliance in collections? • How are bank-startup collaborations shaping the future of collections strategies? Moderated by: Bana Al Mohammad, Training & Business Development Director at Mani Company Panelists: • Younis Al Sulaimi, Head of Collection & Recovery Alizz Islamic Bank – Oman • Salem Saleh, Head of Credit at Reem Finance • Abdullah Alawi, Director of Revenue at General Authority of Civil Aviation – Saudi Arabia • Faisal Wahid Al-Najem, General Manager of Collections at Mani International
04:05 PM	Fireside Chat : Decoding the Scope, Scale, and Challenges of Buy Now, Pay Later (BNPL) Speakers: • CA Rajesh Malghani, Head Credit Review & Analysis WSB & FI at National Bank of Umm Al Qaiwain • Faiza Nasir, Head of Products- Retail Loans at National Bank of Umm Al Qaiwain
04:25 PM	Keynote Presentation: AI, APIs, and Empathy – The New Trinity of Successful Collections Manikanta Racharla, CEO & Co-founder at Alohaa.ai
04:45 PM	Keynote Presentation: Voice AI in Collections: Opportunities, Challenges, and the Path Ahead Presented By: Motasim Zawawi, Co-Founder at Levers & Ammar Alkhoul, Co-founder & CEO at Levers
5:00 PM	Keynote Presentation: Live Alert for Risk Mitigation Presented By: Ihab Aboulezz, Visionary Business Leader and Founder of Green Lines Group
5:20 PM	Keynote Presentation: Transformational Leadership in the Age of AI: Redefining Credit & Collections: Presented By: Sergio Casimiro Hicke, Transformational Business Leader and Strategist
5:40 PM	Closing Remarks & Open Networking

DAY 2

17 SEPTEMBER, 2025

Time	Sessions
09:00 AM	Registrations, Refreshments & Open Networking
09:50 AM	Welcome Note by the Organizers, Introduction to Sponsors & Partners
10:00 AM	Industry Keynote Presentation: Order to Cash in Credit : Support sustainable revenue growth with adequate cash flow and the lowest bad debit provision following the regulator's laws and accounting principles. Presented by: Mousa Albahrani , MENA GM Credit & Collection and RHQ GM at Future Pipe Industries Saudi Arabia
10:30 AM	Panel Discussion: The Risk-Ready Collections Framework Strategy: • The approach to build a pro-active collections framework and how effective has it proven to be so far? • How can lenders build collections strategies that are resilient to credit cycles and macroeconomic shocks? • How are the advancements in data analytics and AI helping in making collections more robust and efficient? • How are lenders today benefitting from increased visibility and actionable insights to align their collection strategies for risk management? • With regulations evolving rapidly, how is technology helping lenders in managing compliance in collections? • How are bank-startup collaborations shaping the future of collections strategies? Moderated by: Sonali Jindal , Founder at Rezolv Panelists: • Timofey Kostin, Chief Risk Officer at Una Financial Group • Konark Kaushal, Head of Collections & Recovery at Deem Finance • Ghani Yameen, Chief Credit Officer at Dubai Islamic Bank • Fateh Muhammad, Head Credit Risk Review at Invest Bank P.S.C.
11:10 AM	Industry Keynote Presentation: Credit and Collection In Geopolitical Uncertainties and Rising Risks : Rajesh Somani , Managing Director & Chief Executive Officer at Aditya Birla Global Trading
11:25 AM	Industry Keynote Presentation: Revolutionizing Customer Experience in Credit & Collections in the Age of Digital: Presented by: Thamer Al Duligan , Head of Credit at American Express Saudi Arabia
11:45 AM	Keynote Presentation: Collections Evolution—Achieve More with Less Presented By: Terry Franklin , Chief Commercial Officer, Qualco Technology
12:05 PM	Industry Keynote Presentation: Business Development Role in Debt Collection Industry Presented by: • Bana Al Mohammad, Training & Business Development Director at Mani Company • Mohamed Eid, Sr. Business Development Manager at Mani Company

DAY 2

17 SEPTEMBER, 2025

Time	Sessions
12:25 PM	Panel Discussion: Transforming Collections into Dignified Customer Service with AI and Technology: • How can financial institutions shift from a recovery-focused model to a relationship-driven collections strategy using data science? • What are the most effective ways to segment customers behaviorally, and how does this enable empathetic outreach at scale? • In what ways are AI-driven nudges and guided workflows improving agent decision-making and customer outcomes? • How do you ensure that hyper-personalized engagement respects customer consent and complies with evolving regulatory standards? • What does a data-first, intelligence-led collections function look like, and how can it become a strategic differentiator for financial institutions? Moderated by: Prateek Gupta, Senior Corporate Credit Control Manager at AW Rostamani Group Panelists: • Mohammed Khalili, Co-Founder & Chief Growth Officer at ClearGrid • Zena Brake, Credit Director at Allianz Trade Middle East • Abed Al Fattah Owenah, Head of Group Credit Control and Collections at ALBADDAD • Hitesh Masand Group Chief Risk Officer at Hala Financing Company • Fahed F. Vice President of Privacy & Cyber Risk Advisory at Lockton MENA
1:05 PM	Industry Keynote Presentation: "AI & Digital Transformation: Redefining the Future of Credit Administration": Presented by: Indika Weerasinghe, SVP & Global Head of Credit Administration at Mashreq Bank
1:20 PM	Networking Lunch Break
2:40 PM	Keynote Presentation: 8 to be Great: Dr. Abdulrahman Abukhalid, LLB, CEO of The Arabian Giant Group, KSA
2:20 PM	Arabic Panel Discussion : Digitizing Legal Operations in Collections: How lenders optimize Legal Recovery" Moderated by: Ayman Al-Wadi, Group Executive Chairman of AW HOLDING INT'L Panelists: • Ahmed Hussein Zekry, SVP - Regional Head of Legal at Banque Misr • Mostafa Hussein, Senior Legal Counsel - (Corporate & Institutional Banking) at Emirates Islamic • Ahmed Zaki, SVP for Legal Affairs at Al Hamra Group • Khaled Mahdi Al-Khalidi, Head of Collections at Mani Funders Debt Collections • Ramy Alfred, Associate Director, SMEs Loans & Skip Tracing Team Head at First Abu Dhabi Bank Misr

DAY 2

17 SEPTEMBER, 2025

Time	Sessions
3:00 PM	Panel Discussion: Innovative Credit & Collection Strategies for the Unbanked. • Mobile banking and digital wallets expand access for the unbanked. • Microloans and P2P lending help build credit histories. • Digital IDs and biometrics simplify onboarding and KYC. • Fintech automation lower costs and scale outreach. • Digital financial literacy programs empower new users. • Hybrid cash-to-digital models support inclusive collections. Moderated By: Khurram Z. Chishti, Senior Credit Officer at Habib Bank AG Zurich Panelists: • Mahir Hamed, Head of Collections at Binghatti • Hassan Al Fareed, Assistant Vice President – Collections at Al Hamra
03:40 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.
04:00 PM	Closing Remarks & Open Networking
6:00 PM to 9:00 PM	Gala Dinner & Executive's Meet

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