



Kushal Rastogi

Founder & CEO
Knight Fintech



from mundane tasks, allowing them to channel their efforts into more strategic endeavors. These trends signal a more dynamic, customer-centric financial ecosystem characterized by extensive digitization and tailored services.

HOW IS KNIGHT FINTECH UNIQUELY POSITIONED TO ADDRESS THESE EVOLVING TRENDS AND CAPITALIZE ON THE EMERGING OPPORTUNITIES?

At Knight Fintech, our foremost priority lies in harnessing cutting-edge technology. This strategic focus has empowered us to continuously innovate and swiftly introduce multiple products, effectively tackling the pressing challenges encountered by banks and NBFCs. Our commitment to pioneering advancements is exemplified by our full-stack solutions, specializing in co-lending and digital lending. We empower our partners to decrease turnaround time by digitizing and automating operations using AI and ML technologies. This bids farewell to manual, paper-based processes, enhancing efficiency and cost savings.

Agility is a central aspect of our approach, both, in terms of staying ahead of the market with our offerings and with quick go-live of our solution, typically in the span of 3 weeks. This agility has solidified our position as pioneers in the industry, enabling us to create a wide impact by partnering with 8 of the 12 major public sector banks and prominent private sector banks.

HOW DOES KNIGHT FINTECH PLAN TO LEVERAGE ITS 70% MARKET SHARE FOR FURTHER GROWTH IN THE CO-LENDING INFRASTRUCTURE MARKET?

Knight Fintech intends to leverage its dominant market share in the co-lending infrastructure sector to further fuel its growth trajectory. Our middleware facilitates seamless matchmaking between banks and NBFCs, helping them find the right business partner by providing a comprehensive suite of services for collaborative lending. By consolidating disparate systems into a unified platform, we enable a collaborative ecosystem. Our comprehensive suite of services enables multiple partnerships simultaneously, anticipating the future possibility of an enormous number of collaborations.

As co-lending gains momentum, we anticipate acceleration towards NBFC-NBFC and NBFC-Fintech partnerships alongside existing bank-NBFC collaborations. With a potential pool of 500+ quality originators and approximately 37 banks, the possibilities for partnerships are extensive. This presents significant headroom for growth in the co-lending space, and Knight Fintech aims to lead this transformation with the help of its cutting-edge technology to spearhead the transformation of the lending landscape. ■

WHAT KEY TECHNOLOGY TRENDS ARE LIKELY TO RESHAPE BFSI & FINTECH IN THE NEXT FEW YEARS?

The BFSI sector will undergo significant transformation as banks embrace new technology through partnerships with NBFCs and fintechs to enhance competitiveness and provide personalized digital experiences like neobanks. This shift will lead to rapid digitalization, blurring the lines between banks and neobanks. The government and regulator are already encouraging such collaboration in the form of co-lending, enabling banks to leverage their NBFC/Fintech partner's underwriting expertise, customer-centric approach, and technologically advanced innovative products, helping banks make the best use of their capital. This collaborative asset-light model is poised to dynamically revolutionize the lending landscape. In addition, AI and ML advancements will drive comprehensive digitization and process automation. Vision OCR and NLP will replace archaic paper-based systems, ushering in digital automation and freeing professionals