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In parallel, we are enhancing governance layers and partner orchestration capabilities to support multi-partner lending models.

Across digital lending and co-lending programs, features such as borrower-level visibility, structured fund routing, reconciliation, and audit-ready reporting ensure institutions can scale responsibly while maintaining regulatory discipline and accountability across the ecosystem.

How is Knight Fintech integrating AI to boost decision accuracy & portfolio resilience?

Artificial intelligence is now a core layer within modern lending infrastructure, enabling faster decisions and deeper risk visibility across the credit lifecycle. At Knight Fintech, AI capabilities are delivered through ASTOR AI, designed to augment existing systems without requiring structural changes.

It embeds intelligence across acquisition, underwriting, servicing, monitoring, and collections, while ensuring institutions retain control over their data environments. The platform enables lenders to identify high-intent borrowers through conversational interfaces and campaign intelligence. At the underwriting stage, it converts multi-source data into policy-aligned decisions using document intelligence and adaptive risk models.

Beyond origination, AI-driven monitoring frameworks detect early behavioural shifts, enabling proactive risk management, while collections are optimized through intelligent engagement strategies. These capabilities operate within a governance-driven architecture, ensuring auditability, model validation, and human oversight across lending workflows.

How will collaborative rails reshape credit access & inclusion over the next 5 years?

Collaborative infrastructure will play a defining role in expanding credit access in India. The traditional model of a single institution managing the entire lending lifecycle is evolving into an ecosystem approach, where banks, NBFCs, and fintechs contribute complementary strengths.

Co-lending and embedded finance provide the rails to operationalize this collaboration at scale. Institutions can launch faster, onboard partners efficiently, and serve segments such as MSMEs and emerging borrowers with more contextual and timely credit.

Over time, credit will become more embedded within customer journeys and more personalized through data-led decisioning. The opportunity is to make credit more accessible while ensuring it remains responsible, transparent, and sustainable. ■

Knight Fintech powers digital lending, co-lending, and treasury management for 95+ financial institutions with its API first, cloud native banking infrastructure. How are you enhancing this unified stack to help banks and NBFCs scale responsibly amid evolving regulatory expectations and multi-partner lending models?

At Knight Fintech, we are continuously enhancing our unified infrastructure to help institutions scale lending and treasury operations with built-in compliance and operational transparency. As digital ecosystems evolve, institutions must balance faster, digital-first customer journeys with increasing regulatory expectations around governance, disclosures, and fund flows.

We are strengthening the stack through deeper integration of digital onboarding, AI-assisted workflows, and automated policy frameworks, enabling a shift from manual processes to data-driven operations.