## Task 4 – AI-Powered Collections Strategy

This repository contains my submission for **Task 4** of the **Tata Data Analytics Internship 2025**.

## ★ Task Objective

To design a framework for an Al-driven, autonomous debt management system using **agentic Al** to personalize and automate debt collections in real time, while ensuring compliance, fairness, and transparency.

## ☐ Key Concepts Covered

- Agentic AI in financial decision-making
- Real-time outreach automation
- Guardrails for fairness and transparency
- Human oversight in Al systems
- Regulatory alignment (ECOA, GDPR, FCA, FCRA)