

# NEWSLETTER

The Future of India's Fintech Sector



## 2025 Year in Review

This year, We solidified its position as the primary voice for the industry, bridging the gap between innovation and regulation. And with the merger with the United Fintech Forum (formerly DLAI), we are stronger than ever as a proposed SRO.

**200+**

Member Firms

**10+**

Regulatory Submissions

**15+**

Industry events



**Thank you Members, for your incredible support!**

## ROUNDUP OF KEY MILESTONES

### Towards Vikshit Bharat...

As India's fintech ecosystem matures, 2025 marked deeper alignment between innovation and regulation. Our priority was to serve as a credible, solutions-oriented bridge between industry and policymakers—through deep regulatory submissions, active committees, and constructive dialogue with institutions such as RBI, MeitY, and DFS. We emerged as a strong platform to foster responsible growth of Fintech sector and this would not have been possible without you - THANK YOU!

In 2026, our focus and commitment remains on advancing responsible adoption, strengthening trust, and contributing meaningfully to build a future-ready dialogue platform for the Fintechs for a Viksit Bharat!

### Q1: Rocketship

IFF launched formally and became the fastest-growing industry body, focusing on building truly representative voice for growth & innovation

### Q2: Regulatory alignment

Sub-sectoral subcommittees formed to purposefully take the voice of the industry to the regulator and vice versa

### Q3: Growth & Global outreach

We merged with Unified Fintech Forum; worked on taking Indian Fintechs global via workshops, roundtables and knowledge sessions and build connections in MEA & SEA

### Q4 (Planned): Focus on Future

AI in Fintech Conclave (6 Feb 2026) to shape India's AI Future with Responsibility and Innovation

## REGULATORY & IMPACT SUBMISSIONS

### 1 UPI Concentration Risk

Market growth + systemic stability

### 2 Domestic Manufacturing

Building payment devices within India

### 3 AI in Fintech

Liability + Explainability Frameworks

### 4 DigiLocker Ecosystem

Deeper integration of private fintech

### 5 Payment Aggregator

Sought clarifications from RBI on the PA MD

### 6 API Payouts

Curbing the illegal DMTs

### 7 Re-KYC

Recommendations on procedure followed

### 8 AI Roundtable

Industry recommendations on FREE AI

### 9 Telecom cybersecurity

Discussed the compliance costs of new rules

### 10 AI Awareness Survey

For Fintech industry leaders



## COMMITTEES IN ACTION

1



### Digital Payments Committee

2



### Business Correspondents Committee

3



### B2B Fintech Infra Committee

4



### Responsible AI & Innovation Committee

5



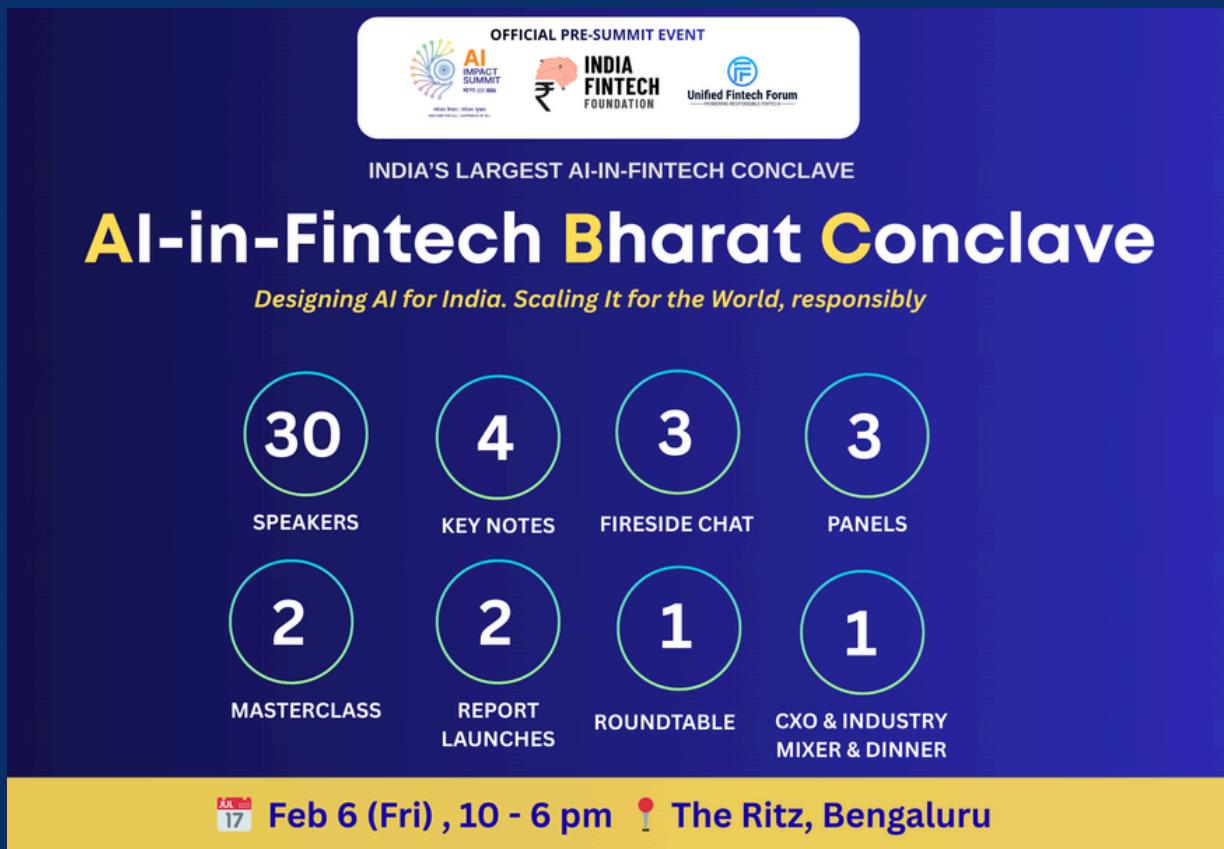
### Digital Lending Committee

Our sub-committee engagements are among the most active in India, meeting regularly to shape industry standards.

## INDUSTRY BUILDING & ENGAGEMENTS

1 February 2026

### AI in Fintech Bharat Conclave



OFFICIAL PRE-SUMMIT EVENT  
AI IMPACT SUMMIT, NEW DELHI, INDIA  
INDIA FINTECH FOUNDATION  
Unified Fintech Forum

INDIA'S LARGEST AI-IN-FINTECH CONCLAVE

## AI-in-Fintech Bharat Conclave

*Designing AI for India. Scaling It for the World, responsibly*

30	4	3	3
SPEAKERS	KEY NOTES	FIRESIDE CHAT	PANELS
2	2	1	1
MASTERCLASS	REPORT LAUNCHES	ROUNDTABLE	CXO & INDUSTRY MIXER & DINNER

Feb 6 (Fri), 10 - 6 pm | The Ritz, Bengaluru

India's fintech sector is experiencing exponential growth, with AI adoption becoming a critical differentiator. The AI in Fintech Bharat Conclave (ABC) unites regulators, fintech leaders, innovators, and global leaders to drive this transformation for India responsibly.

2 January 2026

### Scaling from Dubai



KNOWLEDGE SESSION  
Unified Fintech Forum

## SCALING FROM DUBAI

Accessing GCC, Africa & Global Markets through the UAE

EXPERT SPEAKERS  
 **MARK STANLEY**  
 Partner - Financial Services, PwC, Dubai  
 **Zeeshan Humayun**  
 Partner - Tax, Financial Services, PwC, Dubai

SESSION DETAILS  
 9 JAN    3-4 PM    VIRTUAL

» Learn how Dubai can serve as a strategic base for GCC and MENA, cross-border regulations, localization-driven market-entry strategies, leveraging UAE free zones, and government-led fintech programs for tax and business advantages

MEMBERS ONLY   [REGISTER NOW](#) [ceo@indiafintechfoundation.com](mailto:ceo@indiafintechfoundation.com)

3 December

### B2B Onboarding Digitalisation



KNOWLEDGE SESSION  
Unified Fintech Forum

## Accelerating Growth: Mastering the End-to-End Digital B2B Onboarding Journey

Streamlining Merchant & SME Onboarding for the Digital Age

EXPERT SPEAKER  
 **RANJIT SARAF**  
 V.P. Head of Products - Identity Services, Protean

SESSION DETAILS  
 18 DEC    3-4 PM    VIRTUAL

» Join us for a focused session dedicated to transforming the process of B2B and SME onboarding, moving beyond outdated, manual processes to achieve true digital efficiency.

MEMBERS ONLY   [REGISTER NOW](#) [ceo@indiafintechfoundation.com](mailto:ceo@indiafintechfoundation.com)

# RECAP OF 2025'S KEY SESSIONS

## 4 December MSME Financing Opportunity



**THE ROLE OF DATA, TECH & FINTECH PARTNERSHIPS  
BUILDING A NEW ARCHITECTURE FOR MSME FINANCE**

UNIFIED FINTECH FORUM KNOWLEDGE SERIES  
IN COLLABORATION WITH IFF AND PERFIOS

INDIA FINTECH FOUNDATION | Unified Fintech Forum | Perfios

## 5 November MEITY's DPDP Rules



**MASTERING INDIA'S DPDP**  
What Every Fintech Must Know

EXPERT SPEAKERS

- Subhathra Mylsamy  
Managing Partner, AK Mylsamy & Associates LLP
- Certified Information Privacy Professional - CIPP/E
- Sarah Abraham  
Partner, AK Mylsamy & Associates LLP

25 NOV 3-4 PM WEB

MEITY's recent DPDP notified rules and the DPDP Act redefine data duties for fintechs handling sensitive financial information. Join this session to understand how to strengthen consent, governance, and data-handling practices and get ready for seamless compliance.

## 6 November Cross border regulations



**Cross-Border Regulations - An Analysis**  
HK - SINGAPORE - DUBAI

₹ 26 NOV 3-4 PM VIRTUAL

EXPERT SPEAKERS

- Musheer Ahmed  
Founder, Finstep Asia - HK; Ex-regulator in Dubai;
- Hock Lai Chia  
Chairman, Responsible Fintech Institute; Co-chair, Digital Assets Association
- Samir Satchu  
Fintech Public Policy, UAE and GCC

Let's learn how Dubai, HK and Singapore balance innovation and compliance in cross-border fintech regulation and study pathways for Indian fintechs eyeing global expansion.

## 7 October Dubai Fintech Roundtable

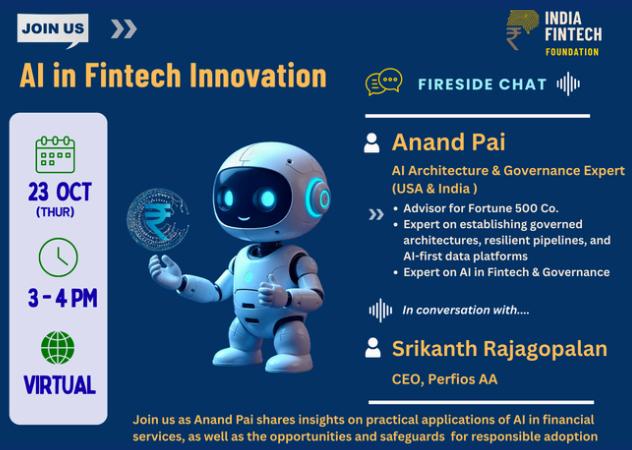


**INDIA-DUBAI FINTECH  
ROUNDTABLE**  
Dialogue with Dubai Government

31 OCT (FRI) 3:30 - 5:00 PM BENGALURU

REGISTER

## 8 October Fireside chat - AI in Fintech



**JOIN US** AI in Fintech Innovation

**23 OCT (THUR) 3-4 PM VIRTUAL**

**AI in Fintech Innovation**

**FIRESIDE CHAT**

**Anand Pai**  
AI Architecture & Governance Expert (USA & India)  

- Advisor for Fortune 500 Co.
- Expert on establishing governed architectures, resilient pipelines, and AI-first data platforms
- Expert on AI in Fintech & Governance

In conversation with....

**Srikanth Rajagopalan**  
CEO, Perfios AA

Join us as Anand Pai shares insights on practical applications of AI in financial services, as well as the opportunities and safeguards for responsible adoption

## 9 October Decoding MD on PAs



**JOIN NOW** MEMBERS ONLY

**KNOWLEDGE SESSION**

**Key Highlights of RBI's Master Direction on Regulation of Payment Aggregators**

**Sunil Kulkarni**  
Ex CEO & Strategic Advisor to BCFI  
Independent Director, India Fintech Foundation

**17 OCT 3-4 PM VIRTUAL**

Join us for an insightful session decoding RBI's latest Master Direction on Payment Aggregators. We will walk you through the key regulatory updates, compliance expectations, and their impact on fintechs and payment ecosystem players.



# INDUSTRY BUILDING & ENGAGEMENTS

## 10 September Digilocker for fintech



**DigiLocker for Fintechs:**  
Driving Seamless KYC, Compliance, Trust and Opportunities for Fintech Builders

**JOIN US**

25 SEPT  
3 - 4 PM  
VIRTUAL

Debrata Nayak  
CTO,  
Digital India Corporation  
*In conversation with...*

Rupesh Kumar  
CoFounder, One Card

Learn how DigiLocker is transforming KYC & compliance into frictionless digital processes and how fintechs can benefit.

## 12 September Decoding FREE AI Report



**KNOWLEDGE SESSION**

JOIN US

**Decoding RBI's report on AI and its implications for Fintech**

4 SEPT 3 - 4 PM VIRTUAL

Mandar Kagade  
Founder,  
Black Dot Public Policy Advisors

Decoding RBI's latest FREE AI Report to understand what's next for AI Policy, regulations and its implications for the Fintech sector of India.

## 11 September AI Roundtable



**MEMBERS ONLY**

India Fintech Foundation Presents  
**AI Policy & Impact Roundtable**

Join us to shape the direction of AI in India's fintech ecosystem.

Date & Time: 19 September, 2025 AT 04:00 PM  
Location: Bangalore, Brookefield  
Registration: Closed

## 13 August Navigating AI Regulations



**KNOWLEDGE SESSION**

**NAVIGATING AI REGULATIONS: INDIA AND THE WORLD**

Aarti Sivanandh,  
Senior Partner - AZB & Partners

26 AUG 3 - 4 PM VIRTUAL  
RSVP

SAVE THE DATE

Overview of India's regulatory landscape vis a vis its global counterparts and how Indian Fintechs can prepare for next phase

## 14 August Industry Mixer



**JOIN US!**

**FINTECH FOUNDERS' MIXER  
REIMAGINING FINTECH 2030**

PANEL DISCUSSION | NETWORKING | REFRESHMENTS

8 AUGUST 2025 4 PM - 6 PM BENGALURU

PRIVATE EVENT LIMITED SPOTS FIRST COME FIRST SERVE REGISTER TO ATTEND

ceo@indiafintechfoundation.com

## 15 August Panel - Future of Fintech



# MEMBERS IN NEWS

SUBMIT YOUR MILESTONES

We'd love to highlight your achievements and milestones in our next edition.

SUBMIT : [ceo@indiafintechfoundation.com](mailto:ceo@indiafintechfoundation.com)



Vi partners **Niyo** to offer app users zero-markup forex cards for free



**Protean** acquires 4.95% stake in NSDL Payments Bank Limited



PowerUp Money raises \$12 million Series A led by **Peak XV** to scale mutual fund advisory



**M2P's** Core Lending Suite: The AI-Native Platform



**Groww** Launches Emergency Trading Portal to Safeguard Users During Outages



**Riskcovry** among the Fintech Rising Stars winners at IFTA 2025



**Finnable** Wins ETBFSI Digital Lending Innovation Excellence Award



**Viva Money** Issues 1,000 Loans in 3 Months, Aims for 40,000 by Year-End



**Grip Invest** founder and CEO, Nikhil Aggarwal, quoted in Reuters



**THANK  
YOU!**



[India Fintech Foundation](http://India Fintech Foundation)



[SRO - India Fintech Foundation](#)



[Fintersect - IFF Podcast](#)



[ceo@indiafintechfoundation.com](mailto:ceo@indiafintechfoundation.com)





MoU Exchange

