

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

INDIA'S LARGEST AI-IN-FINTECH CONCLAVE

AI-in-Fintech Bharat Conclave

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

30 SPEAKERS	4 KEY NOTES	3 FIRESIDE CHAT	3 PANELS
2 MASTERCLASS	2 REPORT LAUNCHES	1 ROUNDTABLE	1 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


SCALING FROM DUBAI

Accessing GCC, Africa & Global Markets through the UAE

EXPERT SPEAKERS



MARK STANLEY
Partner - Financial Services, PwC, Dubai



Zoeshan 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


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





5 November MEITY's DPDP Rules

MASTERING INDIA'S DPDP

What Every Fintech Must Know

EXPERT SPEAKERS

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

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

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

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

JOIN US

25 SEPT

3 - 4 PM


VIRTUAL

Debrata Nayak
CTO,
Digital India Corporation

In conversation with...

Rupesh Kumar
CoFounder, One Card

11 September AI Roundtable



AI Policy & Impact Roundtable

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

MEMBERS ONLY


India Fintech Foundation Presents

Date & Time
19 September, 2025
AT 04:00 PM

Location
Bangalore
Brookfield

Registration
Closed

12 September Decoding FREE AI Report



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

Reserve Bank of India
FREE-AI Committee Report
Framework for Responsible and Ethical Enablement of Artificial Intelligence

JOIN US

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.

13 August Navigating AI Regulations



NAVIGATING AI REGULATIONS: INDIA AND THE WORLD

Aarti Sivanandh,
Senior Partner - AZB & Partners

KNOWLEDGE SESSION

26 AUG

3 - 4 PM

VIRTUAL

RSVP

SAVE THE DATE

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

14 August Industry Mixer



FINTECH FOUNDERS' MIXER
REIMAGINING FINTECH 2030

PANEL DISCUSSION | NETWORKING | REFRESHMENTS

JOIN US!

REGISTER

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





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 ay 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](#)



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