

FinTech Frontier

MONTHLY NEWSLETTER



Unified Fintech Forum

— POWERING RESPONSIBLE FINTECH —

NOVEMBER 2025





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Section 1: Regulatory and Policy Developments

In the past month, India's fintech and digital lending sectors have experienced significant regulatory advancements:

➔ **Reserve Bank of India issues Consolidated Master Directions**

The RBI has consolidated more than 9000 existing circular/guidelines administered by Department of Regulation into 238 function-wise Master Directions (MDs)

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➔ **RBI issues Reserve Bank of India (Digital Banking Channels Authorisation) Directions, 2025**

The objective of the Master Directions is to facilitate sustainable growth of digital banking services

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➔ **RBI Bulletin – November 2025**

The Bulletin includes six speeches, five articles and current statistics

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➔ **Interlinking of Unified Payments Interface (UPI) with the TARGET Instant Payment Settlement (TIPS) of the Eurosystem**

The proposed UPI-TIPS interlinkage aims to facilitate cross-border remittances between India and the Euro Area

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➔ **DPDP Rules 2025, Notified**

The Government of India notified the Digital Personal Data Protection (DPDP) Rules, 2025 on 13 November 2025

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Section 2: Investments in Fintech and Digital Lending

➔ **VentureSoul Partners Eyes Close of Maiden INR 600 Cr Debt Fund By February**

VentureSoul has already received about 72% of the funds from the INR 300 Cr commitment

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➔ **Google, Accel Partner To Back Early Indian AI Startups**

Google's AI Future Fund is partnering with venture capital firm Accel's pre-seed investment programme Atoms to launch a new India cohort

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- ➔ **Hyderabad Angel Fund Launches INR 100 Cr Fund To Back Early Stage Startups** HAF said that it has already secured 62% commitments toward its target corpus and is in advanced discussions to raise its first institutional cheque

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Section 3: UFF Members' News

- ➔ **Navi aims to become a major UPI player as it scales credit line offerings** Fintech firm Navi is aiming at processing a significant chunk of the ecosystem's UPI transactions, with plans to leverage its base on the real-payments system
- ➔ **Fintech company Yubi bags Rs 411 Cr via debt and equity** Yubi Group has secured over Rs 400 crore in new financing to push deeper into global markets and strengthen its artificial intelligence (AI) products
- ➔ **Fintech firm Slice Small Finance Bank enters merchant payments and lending to take on Paytm, PhonePe For INR 25 Cr** The firm has entered the MSME and merchant lending and is offering fully digital loans, according to a source aware of the development
- ➔ **Paytm Payments Services Gets RBI's Payment Aggregator Licence** In a filing with the exchanges, the fintech giant said that the central bank granted the certification of authorisation to its subsidiary on November 26
- ➔ **PayU Gets RBI Nod To Operate As Online, Offline & Cross-Border Payment Aggregator** The decision will strengthen PayU's cross border offerings which will allow its offshore merchants to collect payment in India

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Section 4: India FinTech News

- ➔ **NPCI set to shake up card usages; fintech companies stand to gain: Bernstein report** According to the report, NPCI has already disrupted the debit cards through the explosive rise of UPI. Now, it's enroute to shaking up credit cards too

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- ➔ **Hyd aims for global fintech status as T sets bold 2047 GCC vision**
The Telangana govt is aiming to transform the state into India's most innovation-dense hub for Global Capability Centres [Read More](#)
- ➔ **Odisha to develop Bhubaneswar as a Fintech City, eight tech hubs to come up in tier-II cities**
The state has planned to develop eight specialised digital and tech hubs to reduce the concentration of IT opportunities in the state capital [Read More](#)

Section 5: Global Fintech News

- ➔ **Rethinking AML: Compliance as a FinTech growth driver**
FinTech founders have long been told to prioritise speed over structure—launch fast and worry about compliance [Read More](#)

Section 6: Events/Upcoming Events

- ➔ **UFF partners at 10th Singapore Fintech Festival (SFF) | 12-14 November 2025, Singapore**
UFF and its members participated at Insights forum organised by the Global Finance & Technology Network (GFTN) at the 10th Singapore FinTech Festival 2025 [Read More](#)
- ➔ **UFF partners at FinnoWay Armenia | 11-12 November, Yerevan, Armenia**
The event will have representation from banks, policy and finance communities [Read More](#)



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