

# FinTech Frontier

MONTHLY NEWSLETTER



## Unified Fintech Forum

— POWERING RESPONSIBLE FINTECH —

**DECEMBER 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:

	<b>RBI releases the Financial Stability Report, December 2025</b> The report reflects the collective assessment of the Sub-Committee of the Financial Stability and Development Council (FSDC)	<a href="#">Read More</a>
	<b>RBI Bulletin – December 2025</b> The Bulletin includes bi-monthly monetary policy statements (December 2025), four speeches, four articles and current statistics	<a href="#">Read More</a>
	<b>Reserve Bank of India (Non-Banking Financial Companies – Know Your Customer) Amendment Directions, 2025</b> The Directions shall come into force with immediate effect	<a href="#">Read More</a>
	<b>RBI issues Amendment Directions for Reserve Bank of India (Undertaking of Financial Services) Directions, 2025</b> RBI issued five Amendment Directions to amend the extant instructions on Undertaking of Financial services by various regulated entities	<a href="#">Read More</a>
	<b>Reserve Bank of India (Non-Banking Financial Companies – Undertaking of Financial Services) (Amendment) Directions, 2025</b> The provisions shall come into effect from December 05, 2025	<a href="#">Read More</a>
	<b>Governor’s Statement: December 05, 2025</b> RBI issued Governor's statement on major decisions on the Monetary Policy Committee (MPC) and the RBI	<a href="#">Read More</a>
	<b>RBI issues Amendment Directions to amend Credit Information Reporting Directions, 2025</b> RBI issued ten Amendment Directions to amend the extant instructions relating to credit information reporting process	<a href="#">Read More</a>



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<a href="#">➔</a>	<b>RBI appoints Smt. Usha Janakiraman as new Executive Director</b> The Reserve Bank of India (RBI) has appointed Smt. Usha Janakiraman as Executive Director (ED) with effect from December 1, 2025	<a href="#">Read More</a>
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## Section 2: Investments in Fintech and Digital Lending

<a href="#">➔</a>	<b>Microsoft To Invest \$17.5 Bn In India To Bolster AI Stack</b> Including the \$3 Bn investment announced earlier this year, Microsoft has committed nearly \$20 Bn in India over the span of next four years	<a href="#">Read More</a>
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## Section 3: UFF Members' News

<a href="#">➔</a>	<b>FinBox launches Journey Studio to enable lenders to launch digital credit product in 3 days</b> The GenAI platform helps launch complex digital journeys in just days using no-code AI	<a href="#">Read More</a>
<a href="#">➔</a>	<b>Paytm Gets PA Licences For Offline &amp; Cross-Border Transactions</b> Paytm received RBI's nod to operate as a payment aggregator for offline payments as well as cross-border transactions (both inward and outward)	<a href="#">Read More</a>
<a href="#">➔</a>	<b>CARS24 Achieves Full Digital Loan Servicing with Pennant Technologies' Cloud-Native Lending Platform</b> The platform enabled 100% digital loan servicing, enhanced operational agility, and seamless customer experiences	<a href="#">Read More</a>
<a href="#">➔</a>	<b>UGRO Completes INR 1,400 Cr Acquisition Of Profectus</b> UGRO Capital will soon initiate the process for the merger of Profectus into the parent entity	<a href="#">Read More</a>
<a href="#">➔</a>	<b>Moglix-Owned Credlix Acquires Majority Stake In NBFC Vanik Finance</b> Credlix has acquired a majority stake in Vanik Finance for around INR 80 Cr	<a href="#">Read More</a>



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## Section 4: India FinTech News

<a href="#">➔</a>	<b>Fintechs eye gains as RBI opens cross-border payments</b> Fintech firms are preparing for a major expansion in cross-border payments after RBI began issuing licences under its new Payment Aggregator–Cross Border (PA-CB) framework	<a href="#">Read More</a>
<a href="#">➔</a>	<b>Reimagining Debt Collection – How Fintech Startups Are Bringing AI Precision To Recoveries</b> The lenders can predict which borrowers are likely to miss a payment using statistical prediction models	<a href="#">Read More</a>
<a href="#">➔</a>	<b>Fintech 3.0? What 2026 Holds For India’s Digital Money Machine</b> As per the outlook, 2026 will be the year India lead in intelligent payments where AI, biometric identity and global interoperability come together	<a href="#">Read More</a>
<a href="#">➔</a>	<b>Lending Landscapes Redrawn: MSMEs And Cross-Border Growth In 2026</b> Platforms across trade finance, invoice discounting, and supply-chain credit are now adjusting to a year where stability is expected to return, but competitive intensity will rise	<a href="#">Read More</a>

## Section 5: Global Fintech News

<a href="#">➔</a>	<b>Saeed Al Gergawi On Dubai Chamber Of Digital Economy’s (DCDE) Blueprint To Turn Dubai Into A Global Launchpad For Startups</b> AI continues to drive activity, reflecting Dubai’s ambition to become a global leader in AI-enabled industries. Fintech, SaaS and deep tech also show strong momentum	<a href="#">Read More</a>
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## Section 6: Events/Upcoming Events

	<p><b>UFF partners with Indian Chamber of Commerce for ICC Financial Innovations in BFSI   09 January, 2026, Bengaluru</b> The conclave will explore how Bharat can move beyond payments to create a robust ecosystem of AI-driven banking, digital insurance, regulatory agility, and consumer trust</p>	<a href="#">Read More</a>
	<p><b>UFF partners with IIM-Ahmedabad for IIMA Ventures Summit   12-13 January, 2026, Ahmedabad</b> The Summit will observe 800+ founders, investors and ecosystem leaders for two days of conversations, collaboration, and community building</p>	<a href="#">Read More</a>
	<p><b>UFF partners with Internet and Mobile Association of India (IAMAI) for India Digital Summit (IDS)   29 &amp; 30 January, 2026, Bengaluru</b> The summit will have representation from leading policymakers, regulators, industry captains &amp; academics to deliberate upon the opportunities and challenges before digital India</p>	<a href="#">Read More</a>



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# A UFF Publication



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