

FinTech Frontier

MONTHLY NEWSLETTER



Unified Fintech Forum

— POWERING RESPONSIBLE FINTECH —

MAY 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 (Digital Lending) Directions, 2025**
RBI released the Digital Lending Directions, for detailed version. [Read More](#)
- **Govt to have a say in new payments regulatory board with a significant role**
The Centre has notified the 'Payments Regulatory Board Regulations, 2025' to pave the way for a new Payments Regulatory Board (PRB). [Read More](#)
- **Reserve Bank of India Transforms Digital Lending with WS02, Cutting Loan Processing Time from Weeks to Minutes**
The Reserve Bank India (RBI) has revolutionized India's lending ecosystem by launching the Unified Lending Interface (ULI). [Read More](#)
- **RBI Bulletin – May 2025**
RBI released the May 2025 issue of its monthly Bulletin. The Bulletin includes two speeches, four articles & current statistics. [Read More](#)
- **RBI invites public comments on the draft circular on 'Updation/ Periodic Updation of KYC– Revised Instructions'**
The comments/ feedback may be submitted through the link under the 'Connect 2 Regulate' Section available on the Reserve Bank's website. [Read More](#)
- **Policy Statement: Framework for Formulation of Regulations**
RBI issued Framework for Formulation of Regulations which outlines the broad principles for formulation of Regulations. [Read More](#)
- **Portfolios of Deputy Governors**
Consequent on the appointment and assumption of charge by Dr. Poonam Gupta as Deputy Governor, the distribution of portfolios will be. [Read More](#)

Section 2: Investments in Fintech and Digital Lending

- **Credit Saison India secures \$150m funding from Japan's Mizuho Bank**
Mizuho Bank had earlier made an equity investment for a 15% stake in Credit Saison India, and an investment of \$145m in 2024. [Read More](#)
- **Artha eyes investments in applied AI, deeptech, fintech this year**
Artha Venture Fund plans 12–14 new investments in 2025, focusing on applied AI, deeptech, fintech, and affluent consumer brands. [Read More](#)



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- **Fintech-focused VC firm QED Investors eyes India in \$300 mn Asia push** The firm is planning to invest \$250 to \$300 million in startups upto Series C rounds in Asia over the next five years.

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Section 3: UFF Members' News

- **Moneyview Joins IPO Rush, Taps Bankers For INR 3,400 Cr Issue** Moneyview has roped in Axis Capital, Kotak Mahindra Capital Company, among others, as bankers for its proposed \$400 Mn IPO.
- **RBI Grant Approval to MobiKwik's Zaakpay as Payment Aggregator** Zaakpay is a payment gateway with customers in sectors like transit, e-commerce, healthcare, digital lending, and bill payments.
- **FinBox launches Sentinel AI to unify digital lending at scale; Processing 50M decisions monthly** FinBox has launched Sentinel AI – a unified decisioning platform for digital lenders that brings control, visibility, and efficiency to lending operations.
- **Exclusive: Avanse Strengthens Board Ahead Of IPO, Appoints New Independent Director** In October last year, SEBI approved Avanse's INR 3,500 Cr IPO prospectus.
- **IIFL Fintech Fund Clocks Over 100% Returns in Just 3 Years With Finarkein's Exit** IIFL Fintech Fund has exited Finarkein Analytics, a financial data start-up, at over twice its original investment in just three years.
- **Fintech AMCs: Groww, Navi, Zerodha diversify revenue with asset management** Groww doubled its AUM, Zerodha Fund House grew nine times and Navi increased its portfolio by 44% in an otherwise good year for the mutual fund industry.

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Section 4: India FinTech News

- **NPCI Brings In Additional Measures To Curb UPI Outage** The guideline comes a month after 2,387 users faced issues with payment service providers platforms to make instant digital payments.
- **Finance Ministry unveils draft framework of Climate Finance Taxonomy** India's finance ministry has unveiled a draft climate finance taxonomy framework to guide investors toward sustainable activities aligned with national climate goals.

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- **This fintech is turning mutual funds into instant payment wallets- but will users bite?** Fintech startup Curie Money is integrating UPI payments with liquid mutual funds (routed through bank accounts).

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Section 5: Global Fintech News

- **FinTech funding surges past \$1.1bn across 18 deals**
Over \$1bn was injected into the global FinTech, marking a strong showing across sectors.
- **India was Asia's FinTech frontrunner for deal activity with 21% of all deals in Q1 2025** India emerged as the most active FinTech market in Asia in Q1 2025, completing 46 deals (21% share), overtaking China.
- **EBANX launches UPI Autopay to simplify recurring cross-border payments in India** The launch is part of its expansion in India, where it operates in partnership with Yes Bank.

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Section 6: Events / Upcoming Events

- **UFF has partnered with Plus Forum for 'Digital Uzbekistan' - 28-29 May 2025, Tashkent** The collaboration will foster cross-border fintech dialogue and explore opportunities in digital lending.
- **UFF has partnered with CII for 'Financial Inclusion and Fintech Summit' - 7 July 2025, New Delhi** The event will have representation from banks, NBFCs, Fintechs, MFIs, Small Finance Banks, Payment Banks, Cooperative Banks, Insurance, etc.
- **UFF has partnered with Dolat Capital for 'Dolat Capital Investor Conference' - 19 June 2025, Trident BKC, Mumbai** The conference will bring together institutional investors, including Mutual Fund Houses, FIs, Private Equity Firms and Family Offices.
- **UFF has partnered with ET-BFSI for 'ET FinNext Summit & Awards' - 20 June 2025, Conrad, Bengaluru** The event will have representation of top leaders, disruptors, and decision-makers from across the BFSI landscape.

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