

FinTech Frontier

MONTHLY NEWSLETTER



Unified Fintech Forum

— POWERING RESPONSIBLE FINTECH —

JULY 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 :

- ➔ **RBI Bulletin – July 2025** RBI released the Bulletin which includes four speeches, four articles and current statistics. [Read More](#)
- ➔ **New UPI rules from August 1: Daily balance checks, autopay & API usage now regulated** The National Payments Corporation of India (NPCI) has introduced several changes in UPI ecosystem with an aim to improve the performance of UPI transactions. [Read More](#)
- ➔ **Credit Guarantee Scheme for MFIs (CGSMFI)** Government of India through Ministry of Finance, Department of Financial Services has introduced the Credit Guarantee scheme for MFIs. [Read More](#)
- ➔ **RBI issues draft Master Direction – Digital Banking Channels Authorisation (Directions), 2025** The comments on the draft Directions are invited from public/stakeholders till August 11, 2025. [Read More](#)
- ➔ **Reserve Bank of India (Pre-payment Charges on Loans) Directions, 2025** These Directions shall be applicable to all loans and advances sanctioned or renewed on or after January 1, 2026. [Read More](#)
- ➔ **Ms. Anuradha Thakur, Secretary, Department of Economic Affairs, nominated on RBI Central Board** The nomination of Ms. Anuradha Thakur is effective from July 24, 2025 and until further orders. [Read More](#)
- ➔ **Financial Inclusion Index for March 2025** The value of FI-Index for year ending March 2025 stands at 67.0 vis-à-vis 64.2 in March 2024, with growth witnessed across all sub-indices, viz., Access, Usage and Quality. [Read More](#)
- ➔ **RBI appoints Shri Kesavan Ramachandran as new Executive Director** The Reserve Bank of India (RBI) has appointed Shri Kesavan Ramachandran as Executive Director (ED) with effect from July 01, 2025. [Read More](#)
- ➔ **RBI – Digital Payments Index for March 2025** The index for March 2025 stands at 493.22 as against 465.33 for September 2024, which was announced on January 29, 2025. [Read More](#)



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Section 2: Investments in Fintech and Digital Lending

- ➔ **Delhi's draft Industrial Policy proposes financial incentives to promote AI, fintech** The draft Industrial Policy 2025-35 focuses on AI and fintech. It proposes a venture capital fund.

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Section 3: UFF Members' News

- ➔ **MobiKwik subsidiary gets SEBI nod to operate as stockbroker** MobiKwik's subsidiary, MSBPL, secured approval from SEBI to function as a stockbroker and clearing member.

[Read More](#)

- ➔ **Angel One enters life insurance space in JV with Singapore's LivWell** Leading fintech platform Angel One will form a JV with Singapore-based insurtech company LivWell, to start a digital-first life insurance.

[Read More](#)

- ➔ **Kreditbee gets nod to become public entity** Kreditbee has taken two crucial strides towards its Dalal Street debut, securing board approval to become a public company and a regulatory green light from the RBI.

[Read More](#)

- ➔ **Sumeet Singh promoted as Chief Legal & Corporate Affairs Officer at BharatPe** Singh has over 15 years of experience across fintech, banking, venture capital and regulatory policy .

[Read More](#)

- ➔ **PayU India Bags INR 302 Cr From Prosus To Grow Credit Business** Prosus-owned fintech platform PayU India has raised INR 302 Cr (about \$35 Mn) from its parent Prosus to shore up its credit business.

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Section 4: India FinTech News

- ➔ **Govt tells state-run banks to start up lending game** The government is pushing public sector banks to increase lending to startups, encouraging collaboration with educational institutions and incubation centers.

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- ➔ **Borrowing to survive: 93% of India's under ₹50K earners turn to cards, BNPL** A whopping 93% of salaried individuals earning under ₹50,000 per month now rely on credit cards, with a growing number turning to Buy Now, Pay Later (BNPL). [Read More](#)
- ➔ **Inside Indian fintech's new AI playbook: Why Model Context Protocol is gaining popularity** By leveraging MCP, fintechs aim to personalise user experiences, automate complex processes, and even experiment with launching new financial products based on user insights. [Read More](#)
- ➔ **Fintech sector must focus on financial education & consumer protection, says DFS Secretary** DFS Secretary M Nagaraju has called upon India's FinTech sector to prioritize financial education and consumer protection as the country continues its digital transformation journey. [Read More](#)

Section 5: Global Fintech News

- ➔ **Global FinTech Investment Stabilises, Competition Increases** In the first half of 2025, global FinTech investment reached \$24 billion across 2,597 deals, a 6% increase on H2 2024. [Read More](#)

Section 6: Events/Upcoming Events

- ➔ **UFF Un-conclave dates and venue announced as September 18 & 19, Colombo, SriLanka** UFF's flagship offsite event which will bring together 100+ senior leaders, including fintech leaders, senior bankers, investors, policymakers and key stakeholders. [Read More](#)
- ➔ **UFF partners with SYNC for SYNC MUMBAI | 12 August 2025, Mumbai** The event will have representation from banks, NBFCs, Fintechs, Investors & VCs, Government Agencies, Consultancies, etc. [Read More](#)
- ➔ **UFF partners at 10th Singapore Fintech Festival (SFF) | 12-14 November 2025, Singapore** The event is the world's largest FinTech festival and will have representation from policy, finance, and technology communities. [Read More](#)
- ➔ **UFF partnered with ASSOCHAM for 11th Annual Conclave on Non-Banking Finance Companies & Green Financing | 24 July 2025, Mumbai** The event had representation from NBFCs, policy makers, regulators, Government Agencies, Consultancies and industry stakeholders, etc. [Read More](#)



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