

# FinTech Frontier

MONTHLY NEWSLETTER



## Unified Fintech Forum

— POWERING RESPONSIBLE FINTECH —

**JANUARY 2026**





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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:

|  |   |                           |
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|  | <b>RBI Bulletin – January 2026</b><br>The Reserve Bank released the January 2026 issue of its monthly Bulletin. The Bulletin includes three speeches, two articles and current statistics   | <a href="#">Read More</a> |
|  | <b>RBI Issues Amendment Directions on Priority Sector Lending - Targets and Classification</b> The amendment directions modify certain provisions of the Master Directions - Reserve Bank of India (Priority Sector Lending – Targets and Classification) Directions, 2025                                      | <a href="#">Read More</a> |
|  | <b>RBI issues Reserve Bank of India (Internal Ombudsman) Directions, 2026</b> The Reserve Bank of India issued the Master Directions, specific to each category of regulated entity   | <a href="#">Read More</a> |
|  | <b>Reserve Bank of India (Non-Banking Financial Companies - Internal Ombudsman) Directions, 2026</b> The Directions shall come into force with immediate effect except clause 7(2), 14(2) and 14(4) which shall be complied with, latest by June 30, 2026   | <a href="#">Read More</a> |
|  | <b>Reserve Bank of India (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, Amendment Directions, 2026</b> The above amendments shall come into force from April 1, 2026. NBFCs may however decide to implement the amendments in entirety from an earlier date | <a href="#">Read More</a> |
|  | <b>RBI invites public comments on Draft Amendment Directions on ‘Clarification on Owned Fund / Tier 1 Capital computation for NBFCs / ARCs and applicability to “Credit / Investment Concentration” Norms’</b> The RBI released the Draft Amendment Directions which amend several Master Directions            | <a href="#">Read More</a> |
|  | <b>RBI’s Official Podcast - RBI Talks: Paisa to Policy</b> The Reserve Bank has launched its podcast series, RBI Talks: Paisa to Policy, with the first episode titled "Demystifying KYC"   | <a href="#">Read More</a> |



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| <a href="#">➔</a> | <b>RBI issues Amendment Directions on risk weighting framework for exposure of NBFCs to infrastructure projects</b> The RBI received feedback on the previous and suitable modifications have been suitably incorporated in the final Amendment Directions | <a href="#">Read More</a> |
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## Section 2: Investments in Fintech and Digital Lending

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| <a href="#">➔</a> | <b>Govt To Infuse INR 5K Cr Into SIDBI To Foster MSME Growth</b> The government will infuse the capital in three tranches through the Department of Financial Services (DFS)                            | <a href="#">Read More</a> |
| <a href="#">➔</a> | <b>Spring Marketing Capital Launches INR 500 Cr Fund For Growth Stage Startups</b> The firm plans to deepen investments in consumer brands across categories like fintech, health, lifestyle and retail | <a href="#">Read More</a> |
| <a href="#">➔</a> | <b>Fintechs cornered \$2.4 billion investments in 2025 as funding moderated</b> The sector attracted investments of \$2.4 billion, marginally higher than \$2.3 billion in 2024.                        | <a href="#">Read More</a> |

## Section 3: UFF Members' News

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|-------------------|--|---------------------------|
| <a href="#">➔</a> | <b>IIFL Fintech floats Rs 500 Cr Fund II</b> IIFL Group backed IIFL Fintech Fund has announced the final close of its second fund after raising Rs 500 crore from domestic family offices and high net worth individuals | <a href="#">Read More</a> |
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## Section 4: India FinTech News

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| <a href="#">➔</a> | <b>Budget 2026: Microfinance, NBFC leaders seek credit guarantee and faster recovery tools</b> NBFC and microfinance leaders urge Budget 2026 to boost liquidity, expand credit guarantees, lower SARFAESI threshold and aid MSMEs and women | <a href="#">Read More</a> |
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| <a href="#">➔</a> | <b>250-acre Fintech park to come up on Yamuna e-way</b><br>The UP govt is set to establish a 250-acre Fintech park along the Yamuna Expressway as a major hub for digital finance, banking technology and blockchain-based services | <a href="#">Read More</a> |
| <a href="#">➔</a> | <b>Ministry of Finance Year Ender 2025: Department of Financial Services</b> The Department of Financial Services (DFS) continued its trajectory of momentous reforms in 2025   | <a href="#">Read More</a> |

## Section 5: Global Fintech News

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| <a href="#">➔</a> | <b>RBI Proposes Linking Digital Currencies Of BRICS Member Countries: Report</b> The unified digital currency would aid in cross-border trade and travel payments between the member countries | <a href="#">Read More</a> |
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## Section 6: Events/Upcoming Events

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| <a href="#">➔</a> | <b>UFF partnered with Indian Chamber of Commerce for ICC Financial Innovations in BFSI   09 January, 2026, Bengaluru</b><br>The conclave explored how Bharat can move beyond payments to create a robust ecosystem of AI-driven banking, digital insurance, regulatory agility, and consumer trust                                 | <a href="#">Read More</a> |
| <a href="#">➔</a> | <b>UFF partnered with IIM-Ahmedabad for IIMA Ventures Summit   12-13 January, 2026, Ahmedabad</b> The Summit observed 800+ founders, investors and ecosystem leaders for two days of conversations, collaboration and community building   | <a href="#">Read More</a> |
| <a href="#">➔</a> | <b>UFF partnered 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 & academics to deliberate upon the opportunities and challenges before digital India | <a href="#">Read More</a> |



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# A UFF Publication



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