

FinTech Frontier

MONTHLY NEWSLETTER



Unified Fintech Forum

— POWERING RESPONSIBLE FINTECH —

FEBRUARY 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:

	Minutes of the Monetary Policy Committee Meeting, February 4 to 6, 2026 The fifty-ninth meeting of the Monetary Policy Committee (MPC), constituted under Section 45ZB of the Reserve Bank of India Act, 1934, was held during February 4 to 6, 2026	Read More
	RBI Bulletin – February 2026 The Bulletin includes bi-monthly monetary policy statement (February 6, 2026), one speech, three articles and current statistics	Read More
	Draft Reserve Bank of India (Non-Banking Financial Companies - Responsible Business Conduct) Second Amendment Directions, 2026 The Directions shall come into effect from July 1, 2026	Read More
	RBI Issues Draft Amendment Directions for ‘Advertising, Marketing and Sales of Financial Products and Services by Regulated Entities’ The RBI issued several draft Amendment Directions for public comments, which propose to amend existing Directions issued by the Department of Regulation, RBI	Read More
	Reserve Bank of India (Non-Banking Financial Companies – Income Recognition, Asset Classification and Provisioning) Amendment Directions, 2026 The Amendment Directions modify the Directions as New paras 36A, 36B and 36C shall be inserted	Read More
	RBI invites public comments on the draft Reserve Bank of India (Non-Banking Financial Companies – Registration, Exemptions and Framework for Scale Based Regulation) Amendment Directions, 2026 The comments / feedback on the draft Amendment Directions are invited from the NBFCs, members of the public and other stakeholders till March 04, 2026	Read More
	RBI Issues Amendment Directions on Lending to Micro, Small & Medium Enterprises (MSME) Sector The amendment directions modify certain provisions of the Master Direction - Lending to Micro, Small & Medium Enterprises (MSME) Sector (Updated as on July 23, 2025)	Read More



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	RBI invites public comments on the draft Amendment Directions on Non-Banking Financial Companies – Branch Authorisation Directions The comments on the draft Amendment Directions are invited from the Regulated Entities, and other interested parties till February 27, 2026	Read More
	Monetary Policy Statement, 2025-26 Resolution of the Monetary Policy Committee February 4 to 6, 2026 The MPC voted unanimously to keep the policy repo rate under the liquidity adjustment facility (LAF) unchanged at 5.25 per cent	Read More
	Reserve Bank of India restores default loss guarantees for NBFCs The Reserve Bank of India (RBI) has restored the use of DLGs for non-bank lenders, rolling back last year's curbs that had forced them to make higher provisions on loans sourced through fintech partners	Read More

Section 2: Investments in Fintech and Digital Lending

	MeitY, IVCA Mobilise ₹500 Cr VC Commitments For AI Startups MeitY and the Indian Venture and Alternate Capital Association (IVCA) have mobilised ₹500 Cr in VC commitments for Indian AI startups at the 'India AI Impact Summit 2026	Read More
	India To Attract \$200 Bn In AI Investments In Two Years: Ashwini Vaishnaw MeitY Minister Vaishnaw announced that the union government will be placing orders for 20,000 GPUs soon to strengthen the country's AI infrastructure	Read More

Section 3: UFF Members' News

	PayU's inFINity 3.0 And The Push To Make Early Stage Fintechs Scale-Ready PayU has introduced inFINity, a flagship accelerator that offers an opportunity for founders to validate product-market fit, sharpen go-to-market strategies	Read More
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➔	Credit Saison India Implements Pennant's pennApps Lending Factory to Drive Digital MSME Lending The strategic partnership enables greater innovation, operational agility and customer-centricity for Credit Saison India	Read More
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Section 4: India FinTech News

➔	Digital payments safety: Reserve Bank of India proposes discussion paper RBI plans a discussion paper on calibrated safeguards in digital payments, including lagged credits and extra authentication, to curb fraud while preserving UPI's scale	Read More
➔	Bharti Airtel to invest ₹20,000 crore in NBFC unit to step up digital lending The billionaire Sunil Mittal-led company will contribute 70% of the ₹20,000-crore infusion into Airtel Money	Read More
➔	Union Budget 2026: Nirmala Sitharaman announces Rs 2,000 crore UPI and RuPay subsidy The government mandated that UPI transactions remain free for users, and in return, it will compensate payment firms for the costs they bear to facilitate them	Read More
➔	Revamped P2P lending: Are the high returns for everyone as P2P platforms pass RBI's regulatory nudge? Following RBI's August 2024 guidelines, P2P lending platforms now offer greater transparency and investor control	Read More

Section 5: Global Fintech News



➔	India emerges as world's third-most active fintech market in 2025, trailing only US and UK India accounted for roughly 6% of global fintech deal volume	Read More
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Section 6: Events/Upcoming Events

	<p>UFF and IFF organised the AI-in-Fintech Bharat Conclave 6 February, 2026, Bengaluru The conclave was an official pre-summit event to MEITY's "India AI-Impact Summit 2026" and included the Secretaries from DFS and MEITY sharing insights with 300+ leaders from the fintech/BFSI ecosystem</p>	Read More
	<p>UFF and IFF organised the Fintech Policy Priorities: Leadership Deliberations 2026 20 February, 2026, Mumbai The roundtable in partnership with Khaitan & Co and BDO India observed 20+ CXOs from the fintech community and discussed solution-oriented deliberations on key policy and regulatory priorities for the fintech ecosystem</p>	Read More



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Contact

communication@unifiedfintech.in

Website

www.unifiedfintech.in

