



Unified Fintech Forum
— POWERING RESPONSIBLE FINTECH —

QUARTERLY NEWSLETTER

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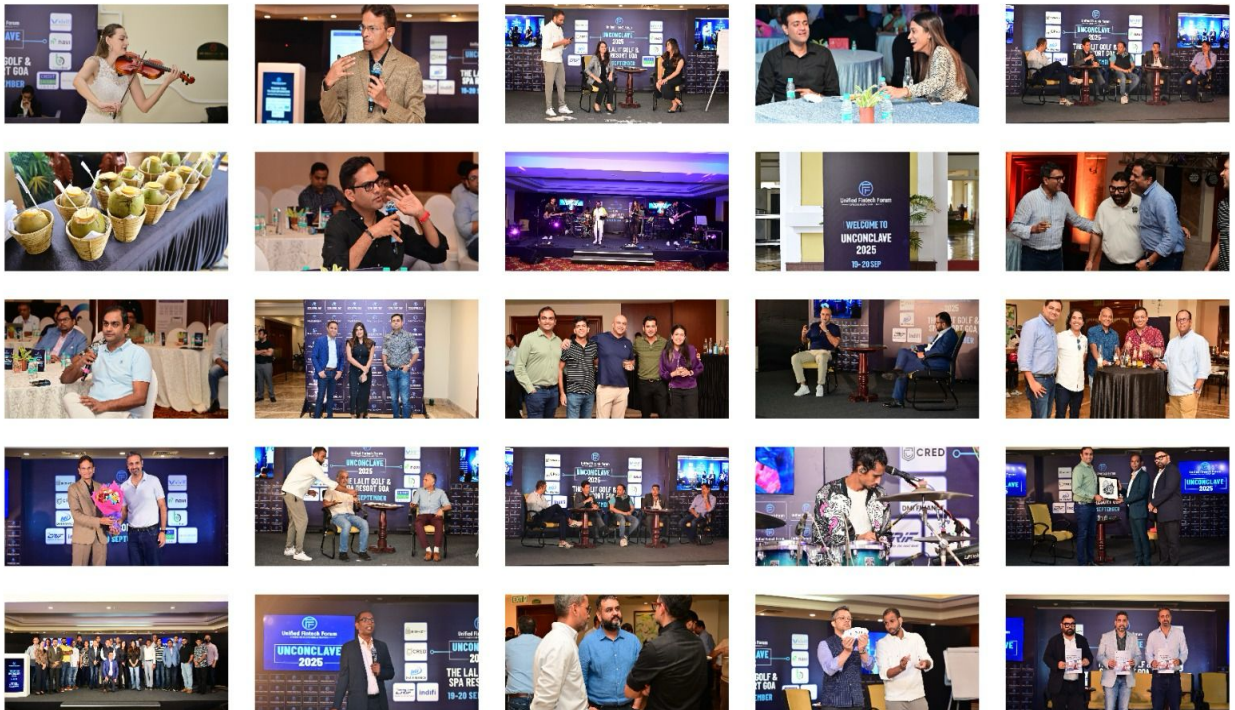
Unified FinTech Forum (UFF), Un-Conclave 2025

Unified FinTech Forum (UFF), Un-Conclave 2025 was conducted at **Goa, India, on September 19th and 20th, 2025**, as a two-day engagement programme for CEOs, CXOs, and relevant ecosystem players from the Fintech and Digital Financial Services Industry.

The Un-Conclave was structured not as a conventional conference but rather as a dynamic mix of engagements involving high-level networking, collaborative interactions, and structured policy discussions. This format was specifically designed to foster deeper insights and more meaningful connections.

The Fintech Un-Conclave, 2025, was designed as a unique forum for fintech players across the fintech ecosystem, including Digital Financial Service Providers, Technology Service Providers, Banks, NBFCs, and representatives from Regulatory bodies, to catalyse strategic discussions among industry leaders.

The event aimed at bringing the Fintech sector together. It delved into crucial industry-wide developments such as new innovations, emerging regulations, the evolving data and privacy regime, and shifting customer expectations and concerns. The event also offered a dedicated space for promising startups to connect with potential partners and investors.



Interaction with Regulator(s) and Policy Makers

Date and Location	Nature of Interaction
Inter-Ministerial Industry Committee on Fintech – Workshop	
<p>16 July, 2025 New Delhi</p>	<p>UFF represented the Fintech Industry at the workshop on the Inter-Ministerial Industry Committee on Fintech. The Committee is a government constituted panel to address regulatory and policy challenges. The workshop was chaired by the Secretary of the Department of Financial Services (DFS), with representation from MeitY, NITI Aayog, the Reserve Bank of India, and SEBI, among others.</p> 
Meeting with Small Industries Development Bank of India (SIDBI)	
<p>Aug 08, 2025 Mumbai</p>	<p>Unified Fintech Forum (UFF) met Shri Manoj Mittal, Chairman & Managing Director, SIDBI, in Mumbai. The discussions centred around the MSME growth, and the role of fintech in driving digital credit, and ways to deepen financial inclusion through meaningful synergies between SIDBI and UFF members (fintech sector).</p> 
Meeting with the Government - Ministry of Micro, Small & Medium Enterprises (M/o MSME)	
<p>Sep 9, 2025 New Delhi</p>	<p>UFF led an industry delegation, met Shri S.C.L. Das, Secretary, MSME and Shri Ateesh Singh, JS MSME, in Delhi. The meeting presented a strong appreciation for fintech's role in addressing the credit access gap for MSMEs. In the meeting, constructive suggestions were shared for increasing the financial inclusion of MSMEs, and deliberations were held on how UFF would take these forward in collaboration with its members.</p>  <p>The industry was represented by Mr Alok Mittal, Founder, Indifi Technologies Pvt Ltd. and Mr Manish Lunia, Co-Founder, FlexiLoans, along with UFF.</p>

Interaction with Regulator(s) and Policy Makers

Meetings with the Department of Financial Services, Ministry of Finance, and National Credit Guarantee Trustee Company Ltd (NCGTC)

A series of representations and meetings were conducted with the Department of Financial Services, the Ministry of Finance, and the National Credit Guarantee Trustee Company Ltd (NCGTC), to present the industry's concerns regarding the ongoing issues under the Credit Guarantee Fund for Micro Units (CGFMU) scheme of NCGTC, pertaining to relief from retrospective application of the scheme interpretation, with respect to definition of "eligible borrower", under the same.

UFF led industry delegation, consisting of member NBFCs, registered as MLIs with NCGTC, has engaged extensively with the following key officials of DFS and NCGTC, to obtain solutions and relief for the industry:

- Shri M. Nagaraju, Secretary (Financial Services), DFS
- Dr. Abhijit Phukon, Economic Advisor, DFS
- Shri Durgesh Pandey, CEO, NCGTC
- Shri Manoj Ayyappan, Joint Secretary (Institutional Finance), DFS
- Shri P.K. Goel, Joint Secretary (Financial Inclusion), DFS
- Shri Vivek Gupta, Director (Financial Inclusion), DFS



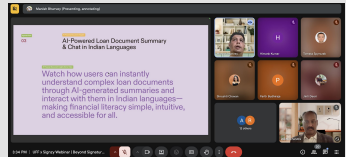

RBI Finquiry

RBI has created a platform for the Fintech industry to share its concerns with the Fintech department of the RBI. This is a hybrid platform, i.e. online and in-person as well, conducted in Mumbai.





Interaction with the RBI

Date	Type of Meeting	Location	Participation
Jul 17, 2025	RBI Finquiry	Mumbai	17 UFF members
Aug 19, 2025	RBI Finquiry	Mumbai	10 UFF members
Sep 24, 2025	RBI Finquiry	Mumbai	06 UFF members

Unified FinTech Forum - Knowledge Series Events and Publications

Date	Event	Details	Picture
<p>Aug 05, 2025</p>	<p>Webinar: Reimagining Fintech with AI: Practical Knowledge & Insights You Can Trust</p>	<p>The session is designed with Voxomos on the urgency of building an AI-first foundation for FinTech-driven by regulatory demands, rising fraud and Bharat's rapid digital growth. It explored how AI can enable inclusion at scale, empower knowledge, personalise operations and secure trust through robust compliance.</p> <p>For the event, 65 delegates were registered.</p>	
<p>Aug 11, 2025</p>	<p>Webinar: Reserve Bank of India (Co-Lending Arrangements) Directions, 2025</p>	<p>This session was conducted with Khaitan & Company to discuss the implications of the Directions on Fintech organisations and changes over the previous directions.</p> <p>For the event, 156 delegates were registered.</p>	
<p>Sep 04, 2025</p>	<p>Webinar: Beyond Signatures - Driving End-to-End Digital Contract Governance in Lending</p>	<p>The webinar, with experts from Signzy, provided insights on the role of workflow automation, audit trails and contract visibility for regulated entities.</p> <p>For the event, 42 delegates were registered.</p>	
<p>Sep 19, 2025</p>	<p>Publication: FinSec: An emerging equation between FinTech and cybersecurity</p>	<p>PwC and UFF jointly published the report, "FinSec: An emerging equation between FinTech and cybersecurity", to showcase the quintessential nature of cybersecurity. It is the foundation of trust. The report showed that the FinTechs are embracing cybersecurity with priority.</p>	

External Engagements and Partnership Events

Date	Event Title	Details	Picture
Sep 16, 2025	CII FinTech Innovation Summit, 2025 Delhi	Speaker In the CII summit, UFF was part of the conversation on how FinTech can be a true enabler of financial inclusion and sustainable growth, bridging gaps, empowering communities, and creating long-term impact.	
Oct 7-9, 2025	Fintech Leadership Roundtable Mumbai	Speaker UFF will be part of deliberations on the pathway to building India's sustainable digital Financial Ecosystem by 2030, at the roundtable	
Nov 12-14, 2025	Singapore FinTech Festival (SFF) Singapore	Community Partner Singapore FinTech Festival (SFF) is one of the largest Global FinTech Festival for the Fintech ecosystem. UFF is proud to announce its partnership with the SFF, 2025	
Nov 26-27, 2025	Digital Acceleration and Transformation Expo (DATE) Dubai	Association Partner At DATE, UFF will share its perspective on the next frontier of fintech innovation, industry collaboration, and regulatory frameworks that can shape global financial ecosystems.	

Unified FinTech Forum - Governance

Date	Details
Jul 31, 2025	The 37th Board Meeting of the UFF Board was held on Jul 31, 2025.
Sep 02, 2025	The 38th Board Meeting of the UFF Board was held on Sep 02, 2025.
Aug 29, 2025	The 09th Annual General Meeting of the Members of UFF.
Jul 23, 2025	The Online Monthly Executive Committee (EC) meeting.
Sep 24, 2025	The Online Monthly Executive Committee (EC) meeting.
Aug 12, 2025 Aug 14, 2025 Aug 22, 2025 Sep 05, 2025	The Executive Committee of UFF conducted the meeting four times to deliberate on the Un-Conclave.

A Unified FinTech Forum Publication

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