



Unified Fintech Forum
— POWERING RESPONSIBLE FINTECH —

QUARTERLY NEWSLETTER

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A Unified Step Towards Building India's Responsible Fintech Future: Unified Fintech Forum and SROFT Development Foundation (India Fintech Foundation)

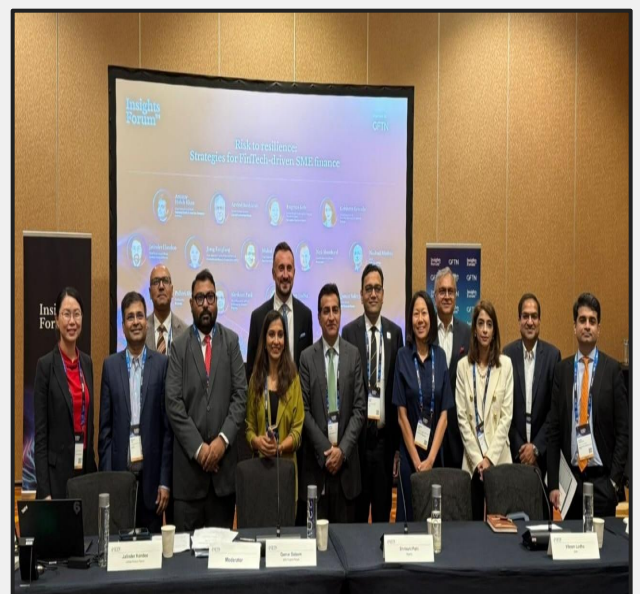
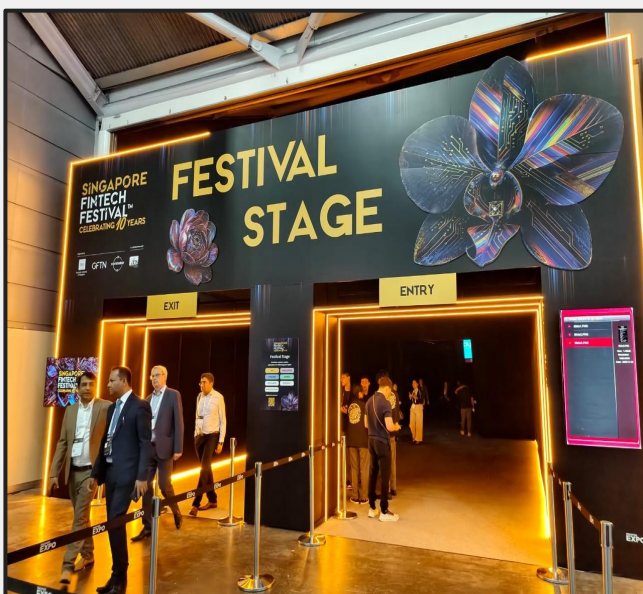
As India's fintech ecosystem matures at scale, supported by over 190,000 startups and more than 10,000 fintechs, a key institutional milestone has taken shape.

The Unified Fintech Forum (UFF) (founded in 2016, formerly DLAI) and the SROFT Development Foundation (India FinTech Foundation) entered into a cooperation MoU to come together under a unified industry framework, collectively representing 190+ unique fintech entities, the associations have consolidated their efforts to move forward as a single, unified industry body under Unified Fintech Forum to represent a unified Industry voice at appropriate platforms.



Unified Fintech Forum (UFF) at Singapore Fintech Festival (SFF) 2025: Signalling India's Role in Shaping the Future of Global Fintech

Unified Fintech Forum (UFF) was an official partner of the Singapore FinTech Festival (SFF). Additionally, UFF partnered IFC's SME Finance Forum and co-created a MSME Round table at the Global Finance and Technology Network (GFTN) where representatives from leading MSME lending, technology, investors and other institutions, including members of UFF participated. UFF and its members shared with the global audiences the prowess of India's Fintech in furthering the access to finance to MSMEs in India, the kind of collaborative and innovative business models and other positive aspects related to the Indian Fintech Story. UFF cocreates and uses such platforms to present Indian Fintech success story to external stakeholders within and outside of India.



Interactions with Regulator(s) and Policy Makers

| Date and Location | Nature of Interaction |
|---|--|
| Meetings with the Department of Financial Services, Ministry of Finance, and Ministry of MSME, Government of India and RBI | |
| October to December 2025 New Delhi/Mumbai | <p>As a part of its sustained engagement with policy makers , the Unified Fintech Forum (UFF) held a series of meetings with the senior officials at Department of Financial Services, Ministry of Finance, and Ministry of MSME, Government of India, the purpose was (a) to update these officials about the current state of the sector, (b) to take up with them the issue related to Credit Guarantee Fund For Micro Units (CGFMU) , faced by Digital Lenders.</p> <p>Similarly, meetings were held with the Senior Officials at Fintech Department of RBI to present the challenges faced by UFF’s member institutions and some aspects of the Reserve Bank of India (Digital Lending) Directions, 2025 (e.g RE-LSP arrangements involving multiple lenders-transparency in aggregation) and other issues like Non Bank credit on UPI etc.</p> |

Interaction with the RBI

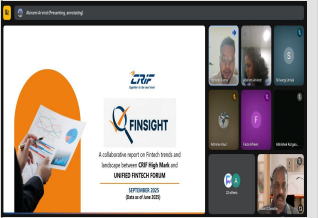
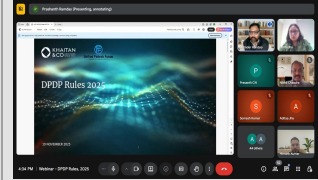


| Date | Type of Meeting | Location | Participation |
|-------------------|-----------------|----------|----------------|
| October 7, 2025 | RBI Finteract | Mumbai | 15 UFF members |
| November 25, 2025 | RBI Finquiry | Mumbai | 06 UFF members |

RBI FinInteract and Finquiry provide a hybrid (online and in-person) platform for the fintech industry to engage with the RBI’s Fintech Department, with in-person sessions held in Mumbai.

Unified FinTech Forum - Governance

| Date | Details |
|---------------------|---|
| Nov 14, 2025 | The 41st Board Meeting of the UFF Board was held on Nov 14, 2025. |
| Nov 28, 2025 | The EGM of the UFF was held on Nov 28, 2025. |
| Dec 8, 2025 | Executive Committee (EC) meeting of UFF was held on December 08,2025. |

Unified FinTech Forum - Knowledge Series Events and Publications

| Date | Event | Details | Picture |
|---------------------------------|---|--|---|
| <p>October 27, 2025</p> | <p>Webinar: The FINSIGHT 2025 Report - Decoding India's Fintech Pulse</p> | <p>The webinar was conducted as part of the Unified Fintech Forum (UFF) Knowledge Series, in partnership with experts from CRIF Highmark, with respect to report released in October 2025.</p> <p>The webinar offered data-driven insights into how NBFC-Fintechs are transforming India's credit landscape by promoting financial inclusion, driving innovation, and supporting responsible growth.</p> <p>For the event, 65 delegates were registered.</p> |  |
| <p>November 19, 2025</p> | <p>Webinar: DPDP Rules, 2025</p> | <p>This session was conducted with Khaitan & Company to help fintechs, regulated financial entities, and ecosystem partners understand the implications of India's data protection framework.</p> <p>For the event, 104 delegates were registered.</p> |  |
| <p>December 09, 2025</p> | <p>Webinar: The Role of Data, Tech & Fintech Partnerships - Building a New Architecture for MSME Finance</p> | <p>The webinar, with experts from Perfios, provided insights on the Types of data matter, Building fintech-bank tie-ups, Credit scoring models tailored for MSME and Operationalizing processes.</p> <p>For the event, 42 delegates were registered.</p> |  |
| <p>December 18, 2025</p> | <p>Webinar: Accelerating Growth: Mastering the End-to-End Digital B2B Onboarding Journey</p> | <p>The webinar, was conducted with Protean and focused on transforming the process of B2B and SME onboarding, moving beyond outdated, manual processes to achieve true digital efficiency.</p> <p>For the event, 42 delegates were registered.</p> |  |

External Engagements and Partnership Events

| Date | Event Title | Details |
|---------------|--|--|
| Oct 7-9, 2025 | <p>Giakaa Capital Fintech Leadership Roundtable</p> <p>Mumbai</p> | <p>The Unified Fintech Forum (UFF) was invited to participate in investors-stakeholders discussion hosted by the Giakaa Capital, contributing to in-depth discussions on the long-term roadmap for building India’s sustainable digital financial ecosystem by 2030. The discussions focused on key themes such as responsible innovation, regulatory collaboration, financial inclusion, resilience of digital infrastructure, and trust in digital finance. UFF shared industry perspectives on balancing innovation with consumer protection, strengthening governance frameworks, and enabling scalable yet responsible growth of fintechs. The roundtable provided a valuable platform for multi-stakeholder dialogue, bringing together policymakers, regulators, and industry leaders to align on shared priorities and collaborative approaches for shaping the future of India’s digital finance landscape.</p> |
| Dec 10, 2025 | <p>Asosiasi FinTech (AFTECH) Indonesia</p> <p>Indonesia</p> | <p>The Unified Fintech Forum (UFF) was invited to speak and present India’s Fintech experience at a conference organised by Asosiasi FinTech Indonesia (AFTECH) and the International Digital Economies Association (iDEA) in Indonesia. During the session, UFF shared insights on India’s fintech journey, highlighting key learnings from the country’s digital public infrastructure, regulatory evolution, and the growth of responsible and inclusive fintech models. The conference provided a valuable platform for cross-country knowledge exchange, bringing together global stakeholders to discuss emerging trends and collaborative opportunities in digital finance.</p> |
| Dec 11, 2025 | <p>IFC’s-SME Finance Forum’s - Digital SME Finance Innovation Hub</p> | <p>UFF was appointed as a Co-Chair for South Asia region for SME Finance Forum’s Digital Innovators Peer Group. CEO of UFF was invited to participate in Digital SME Finance Innovation Hub , where he shared <i>MSME digital lenders success story in India</i> . The video recording of the session is available here (link below) : https://vimeo.com/1145718396/f6a7b43126?share=copy&fl=sv&fe=ci</p> |

A Unified FinTech Forum Publication

Contact

communication@unifiedfintech.in

Website

www.unifiedfintech.in