



DIGITAL LENDERS ASSOCIATION OF INDIA

# QUARTERLY NEWSLETTER

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January – March 2025



## DLAI's India Fintech Conclave, 2025

### Navigating disruption: Embracing responsible fintech

January 17, 2025

The seventh edition of the Digital Lenders Association of India (DLAI) Conclave, held on 17 January 2025, in Mumbai, celebrated the resilience, innovation, and success of the fintech community.

With more than 50 speakers and 1,000 fintech professionals in attendance, the event featured six-panel discussions, four roundtable meets, three fireside chats, and the release of four knowledge reports, ensuring a robust exchange of ideas. The event also hosted the prestigious FinTech Awards, judged by a distinguished panel of five experts, recognizing excellence and innovation in the industry.





### Interaction with Regulator(s) and Policy Makers

Date and Location	Nature of Interaction
<b>With the Government (Department of Financial Services - DFS)</b>	
<b>7<sup>th</sup> January, New Delhi</b>	DLAI was invited to present industry views at a meeting chaired by the Secretary, DFS in New Delhi. Other senior officials from institutions like RBI, NPCI, FIU-IND, MeitY, and founders of Fintech entities also attended the meeting.
<b>Interactions with the RBI and Industry</b>	
<b>31<sup>st</sup> January, Kolkata</b>	DLAI and its members attended RBI's Finteract to discuss fintech-related queries with the RBI. The interaction was in hybrid mode, i.e., it was attended in-person as well as virtually.
<b>10<sup>th</sup> February</b>	Based on the consultation with members, DLAI has sent a formal representation to RBI regarding usage of 1600xx series numbers for recovery of overdue loans and highlighted the issues that may arise out of the same.
<b>12<sup>th</sup> February, Mumbai</b>	DLAI and its members participated and contributed to the Finquiry interaction with the RBI. It is an open platform for the Fintech industry to share its concerns with the Fintech department of the RBI.
<b>5<sup>th</sup> March, Mumbai</b>	DLAI was invited to participate and represent industry views at the Fintech industry interaction meeting with the RBI Governor and his senior team in Mumbai. DLAI raised the points relevant to the sector and urged the governor to consider them. The interaction with the industry facilitated direct communication about the concerns of the FinTech industry.
<b>19<sup>th</sup> March, Mumbai</b>	DLAI and its members participated and contributed to the Finquiry interaction with the RBI. It is an open platform for the Fintech industry to share its concerns with the Fintech department of the RBI.
<b>18<sup>th</sup> February, Online</b>	DLAI Members' Consultation Meet was held on The Karnataka Microfinance and Small Loans (Prevention of Coercive Measures) Ordinance, 2025, to ascertain and communicate the impact of the Ordinance on the FinTech Industry.

## DLAI Knowledge Interactions - Webinars, Workshops and Knowledge Pieces

Date	Event	Details	Picture
<p><b>13<sup>th</sup> February</b></p>	<p>Webinar: 'Origin of a Story' with Pratik Bhakta, The Economic Times</p>	<p>The Webinar provided insights into working with the media/journalist which is essential for all companies.</p> <p>The webinar provided members with an exclusive session with Pratik Bhakta, Senior Journalist &amp; Deputy Editor (Fintech) at The Economic Times.</p>	
<p><b>25<sup>th</sup> February</b></p>	<p>Webinar: Insights from TransUnion CIBIL's Credit Market Indicator (CMI)</p>	<p>This session was designed to provide fintech leaders with data-driven insights to refine their lending strategies and better understand evolving market conditions.</p> <p>The Webinar presented the recent key insights from TU CIBIL's latest release of the Credit Market Indicator (CMI) Report.</p>	
<p><b>3<sup>rd</sup> March</b></p>	<p>DLAI - EY webinar - Direct Tax Code</p>	<p>The webinar provided expert insights from Partners at EY into the latest budget and Direct Tax Code and understand their impact on the fintech and MSME ecosystem</p>	
<p><b>4<sup>th</sup> March</b></p>	<p>DLAI, TU-CIBIL, Fintech Networking Mixer cum Knowledge Engagement Event, Mumbai</p>	<p>At the event, a special report released by CIBIL was presented, highlighting the growing role of women in driving businesses and accessing finance.</p> <p>This was followed by a panel discussion, where DLAI members shared insights on how fintech innovations can help bridge the gender gap in credit access. The event was followed by an industry networking session attended by leaders and innovators.</p>	

## External Engagements and Partnership Events

Date	Event Title	Details	Picture
5 <sup>th</sup> March	ASSOCHAM: 3rd National Summit on Financial Inclusion, New Delhi	<b>Association Partner</b> DLAI partnered with ASSOCHAM for the National Conference on Financial Inclusion. DLAI members participated in the event.	
6 <sup>th</sup> March	The Brainalytics Bharat Collection and Lending Summit and Awards, Mumbai	<b>Supporting Partner</b> DLAI and members participated in the event to deliberate on the Fintech collection and lending ecosystem in India.	
7 <sup>th</sup> March	ICC Financial Innovation Conference, Bengaluru	<b>Association Partner</b> DLAI members were exclusive delegates to the event. It provided valuable insights from senior industry experts along with the technological innovations that provided opportunities for growth and long-term sustainable fintech.	
19 <sup>th</sup> – 20 <sup>th</sup> March	FinTech India Expo, New Delhi	<b>Association Partner</b> DLAI and its members participated in the Fintech India Expo. DLAI was part of the panel discussion on "How Digital can Bridge the Gap in MSME Lending."	
22 <sup>nd</sup> – 24 <sup>th</sup> April	Money 20/20 Asia, Bangkok, China	<b>Supporting Association</b> DLAI as a Supporting Association partner at this Global Event. The event is scheduled in Bangkok in April 2025	
5 <sup>th</sup> – 6 <sup>th</sup> May	World Fintech Forum, Bengaluru	<b>Community Partner</b> Through the Partnership DLAI and its members are expected to provide thought leadership to the summit.	

## DLAI Publications

Date	Title	Details	Cover Page
January 2025	The role of FinTech in building Viksit Bharat	This research report provides insights into four essential domains: worldwide benchmarks and India's leadership, the development of India's FinTech environment, regulatory frameworks, and future directions.	
January 2025	Fintech Round-up 2024-25	A comprehensive report that highlights the significant developments in the Indian Fintech industry over the past year.	
January 2025	FinTech Barometer VOL II.	The publication reflected on the evolving dynamics of the lending market in India and highlighted the importance of adapting to changing economic conditions.	
February 2025	DLAI: India Fintech Conclave, 2025, Report	The report provided the details of the seventh edition of the Digital Lenders Association of India (DLAI) Conclave, held on 17 January, 2025.	

**DLAI welcomes new members to DLAI Community**  
**Twenty New Members joined DLAI under various categories in Q4, FY 2024-25**

## DLAI Governance

Date	Details
03 <sup>rd</sup> February	An Extraordinary General Meeting of DLAI members was held on Feb -3 to discuss critical agenda.
18 <sup>th</sup> March	35 <sup>th</sup> Board DLAI meeting of the DLAI Board was held on March 18,2025

**Newly constituted Managing Committee 24-25**  
DLAI's New Managing committee was elected in March 2025.



A DLAI Publication

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