



Unified Fintech Forum
— POWERING RESPONSIBLE FINTECH —

QUARTERLY NEWSLETTER

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The Unified Fintech Forum (UFF-IFF) AI-in-Fintech Bharat Conclave, held in Bengaluru, on 6th February, 2026, served as a flagship gathering of the fintech ecosystem, bringing together over 400 fintech leaders, technology experts, policymakers, and industry stakeholders to discuss the growing influence of artificial intelligence in financial services. The conclave created a platform for meaningful dialogue on how emerging technologies are reshaping financial innovation while highlighting the importance of responsible deployment and regulatory alignment.

The event was graced by Shri M. Nagaraju, Secretary, Ministry of MSME, and Shri S. Krishnan, Secretary, Ministry of Electronics and Information Technology (MeitY) as Chief Guests. In their remarks, they emphasized the transformative role of technology in strengthening India's digital economy and enabling inclusive financial growth. They also highlighted the need for collaboration between government, industry, and technology innovators to ensure that AI-driven financial services remain secure, transparent, and accessible.



Discussions during the conclave explored how artificial intelligence is increasingly being applied across key areas of financial services, including credit assessment, fraud prevention, customer engagement, and operational efficiency. Industry experts shared insights on how advanced analytics and machine learning are helping fintech companies improve risk management frame-

works and expand access to financial services, particularly for underserved segments.

A central theme throughout the conversations was the importance of responsible innovation. Participants highlighted the need for strong governance frameworks, transparency in AI systems, and adherence to evolving regulatory expectations.

The discussions also touched upon the future policy landscape and the role of industry collaboration in shaping balanced regulatory approaches that support innovation while safeguarding consumer interests.



Meeting with Shri M. Nagaraju, Secretary, Ministry of MSME, and Shri S. Krishnan, Secretary, Ministry of Electronics and Information Technology (MeitY)

Hosted in Bengaluru, India's leading technology and startup hub, the AI-in-Fintech Bharat Conclave reflected the growing convergence of technology and finance. The event underscored the fintech sector's commitment to leveraging artificial intelligence responsibly to drive the next phase of digital financial services in India.

Fintech Policy Priorities: Leadership Deliberations 2026 by UFF and IFF

The Unified Fintech Forum (UFF) and India Fintech Foundation (IFF) jointly organised Fintech Policy Priorities 2026, a closed-door consultation held on 20th February, 2026, in Mumbai to discuss key opportunities and challenges facing the fintech sector. The half-day session, held at the Khaitan & Co Convention Centre, One World Centre, brought together 25 senior industry leaders, including CEOs, founders and senior executives, for a focused exchange on regulatory and policy developments.



Participants discussed priority areas such as fraud and digital risk management, KYC/VKYC onboarding, digital lending and co-lending, and the evolving payments ecosystem. Discussions also covered DPDP implementation, AI in financial services, access to capital, credit insurance, and the importance of vernacular and inclusive digital access.

Fintech Sector Risk & Compliance Round Table

UFF launched the **Fintech Compliance Leadership Network (FCLN)** on 17th March 2026, in Mumbai, a dedicated peer-learning platform designed for senior compliance professionals across the fintech sector, including 40 senior industry leaders, Chief Compliance Officers, Chief Risk Officers, and legal and regulatory leaders.

The launch was marked by a closed-door roundtable, conducted in partnership with PwC India, which brought together experienced risk and compliance professionals from across India's fintech ecosystem. The session provided a platform for in-depth and candid discussions on the evolving landscape of compliance and governance.

Deliberations during the roundtable focused on key issues shaping the sector, including changing regulatory expectations for fintech companies, the need to strengthen internal risk and compliance frameworks, and approaches to managing emerging risks across digital lending, payments, and embedded finance. Participants also exchanged views on fostering a strong culture of compliance within rapidly scaling fintech organisations while balancing innovation with operational resilience.

The Fintech Compliance Leadership Network (FCLN) has been envisioned as a trusted platform for ongoing collaboration, enabling compliance leaders to exchange insights, share practical experiences, and collectively address emerging regulatory challenges. As the fintech sector continues to expand, the role of strong compliance leadership was recognised as critical to ensuring sustainable innovation and building long-term trust in digital financial services.



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	
<p>January to March 2026 New Delhi/Mumbai</p>	<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
January 21, 2026	RBI Finquiry	Mumbai	06 UFF members
January 30, 2026	RBI Fininteract	Bengaluru	10 UFF members
February 16, 2026	RBI Meeting on Digital Lending, CGM, Department of Regulation, RBI, Mumbai	Mumbai	Chaired by Shri Vaibhav Chaturvedi, CGM (DoR), with senior RBI officials and 15 industry representatives. Key discussions covered LSP arrangements, digital lending and co-lending, merchant settlement repayments, KYC challenges, access to infrastructure (AA/ULI), and doorstep gold lending.
February 27, 2026	RBI Finquiry	Mumbai	09 UFF Members
March 27, 2026	RBI Finquiry	Mumbai	09 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 - Knowledge Series Events and Publications

Date	Event	Details	Picture
January 30, 2026	Webinar: Experian Credit Insights	The webinar was conducted as part of the Unified Fintech Forum (UFF) Knowledge Series, in partnership with Experian. The webinar offered data-driven analytical insights for each credit product, such as, personal loan, vehicle loan, home loan, business loan, etc, their performance review and reason for increase or decrease in the demand of the specific product.	
March 16, 2026	Webinar: Beyond Borrowing: AI's New Language of Risk in India's Fintech Outlook	The webinar was conducted in partnership with Experian. The Webinar highlighted the increasing significance of AI in digital lending through enhanced risk assessment and more informed fintech decision-making.	



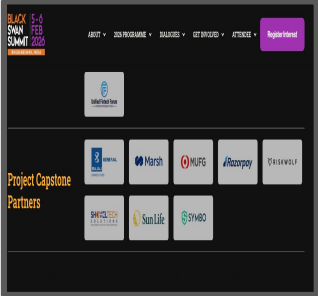

Unified FinTech Forum - Governance

Date	Details
January 14, 2026	The 42nd Board Meeting of the UFF Board held on January 14, 2026, seven additional Directors appointed to the Board.
March 18, 2026	Executive Committee (EC) meeting of UFF held on March 18, 2026.

External Engagements and Partnership Events

Date	Event Title	Details
January 9, 2026	Indian Chamber of Commerce: Financial Innovations in BFSI Bengaluru	The Unified Fintech Forum (UFF) participated in the Indian Chamber of Commerce session on "Financial Innovations in BFSI" held in Bengaluru, contributing to discussions on emerging technology-driven transformations in the financial services sector. Discussions focused on the growing role of digital technologies, f in improving financial access, operational efficiency, and customer experience. UFF shared industry perspectives on fostering responsible innovation, strengthening regulatory collaboration, and supporting India's digital financial ecosystem.

External Engagements and Partnership Events

Date	Event Title	Details
January 12, 2026	<p>IIMA Ventures Summit 2026, Roundtable Ahmedabad</p> 	<p>The Unified Fintech Forum (UFF) participated in a roundtable discussion at the IIMA Ventures Summit 2026 in Ahmedabad, engaging with investors, startup founders, and ecosystem stakeholders on emerging opportunities within India’s innovation ecosystem.</p> <p>The discussion focused on strengthening collaboration between fintechs, investors, and policy stakeholders to support responsible innovation, improve access to capital for startups, and accelerate the growth of India’s technology-driven financial services landscape.</p>
January 13, 2026	<p>Global Inclusive Finance Summit Roundtable New Delhi</p> 	<p>The Unified Fintech Forum (UFF) participated in the Global Inclusive Finance Summit Roundtable held in New Delhi, engaging with policymakers, industry leaders, and financial sector experts on advancing inclusive digital finance.</p> <p>The discussion focused on strengthening financial access through technology, promoting responsible fintech innovation, and supporting policies that enable wider participation in the formal financial system while maintaining consumer protection and trust in digital financial services.</p>
February 05, 2026	<p>Black Swan Summit India Bhubaneswar</p> 	<p>At the Black Swan Summit India in Bhubaneswar, the Unified Fintech Forum engaged with technology leaders, policymakers, and innovators to discuss emerging technologies, digital transformation, and their implications for the future of India’s fintech ecosystem.</p> <p>The event focused on how technology can drive financial inclusion, job creation, and digital economic growth in India. Key discussions centred on balancing innovation with regulation, building future-ready skills, and positioning India (especially Odisha) as a hub for AI-led finance and fintech innovation.</p>
March 25, 2026	<p>Fintech India Expo, 33rd Convergence India Expo New Delhi</p> 	<p>The Unified Fintech Forum (UFF) participated in the Fintech India Expo in New Delhi, engaging with industry leaders, technology providers, and policymakers on the evolving landscape of financial innovation in India.</p> <p>The event served as a platform to discuss emerging trends in digital finance, regulatory developments, and opportunities for collaboration within the fintech ecosystem. UFF shared perspectives on responsible fintech growth, innovation-led financial inclusion, and the importance of strong industry–regulator engagement.</p>

A Unified FinTech Forum Publication

Contact

communication@unifiedfintech.in

Website

www.unifiedfintech.in