

# FinTech Frontier

MONTHLY NEWSLETTER



## Unified Fintech Forum

— POWERING RESPONSIBLE FINTECH —

**JUNE 2025**





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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 :**

- **RBI issues directions on Due Diligence of Aadhaar Enabled Payment System (AePS) Touchpoint Operators** The draft directions introduced the concept of AePS Touchpoint Operator (ATO) & aimed at streamlining the process for onboarding of ATOs by acquiring banks. [Read More](#)
- **RBI Bulletin – June 2025** The Bulletin includes bi-monthly monetary policy statement, two speeches, five articles and current statistics. [Read More](#)
- **Review of Priority Sector Lending norms - Small Finance Banks** RBI issued the notification for Review of Priority Sector Lending norms - Small Finance Banks. [Read More](#)
- **RBI Issues the Reserve Bank of India (Project Finance) Directions, 2025** The draft guidelines proposed an enabling framework for the regulated entities (REs) for financing project loans, while addressing the underlying risks. [Read More](#)
- **Reserve Bank of India (Know Your Customer (KYC)) (Amendment) Directions, 2025** RBI had issued Reserve Bank of India (Know Your Customer (KYC)) Directions, 2016 in compliance of the provisions of the PML Act, 2002 and the Rules made there under. [Read More](#)
- **RBI Governor's Statement: June 6, 2025** RBI Governor's Statement for the 55th meeting of the Monetary Policy Committee (MPC) held in the start of the monsoon season. [Read More](#)
- **RBI Monetary Policy Statement, 2025-26 Resolution of the MPC June 4 to 6, 2025** The MPC voted to reduce the policy repo rate by 50 basis points (bps) to 5.50 per cent with immediate effect. [Read More](#)

### Section 2: Investments in Fintech and Digital Lending

- **Telangana govt bags ₹2,150 cr investment in biotech, tech, fintech sectors** The investment is expected to promote innovation and growth, further positioning Telangana as a global hub for emerging industries. [Read More](#)



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### Section 3: UFF Members' News

- ➔ **Mobikwik and Navi were voted the best “Emerging TPAP App” at Digital Payments Awards 2025 by the Ministry of Finance**  
The award was presented to their teams by the Hon’ble Finance Minister of India, Smt. Nirmala Sitharaman.
- ➔ **UGRO Capital to acquire Profectus Capital in Rs 1,400-crore all-cash deal to boost MSME lending** The acquisition, said to be value accretive from Day 1 of consolidation was made through a share-purchase agreement with global private equity investors Actis PC Investment and Actis PC.
- ➔ **Flexiloans raises ₹375 crore in Series C funding led by BII, others**  
With total funds raised at ₹665 crore over six months, Flexiloans will scale operations, boost technology and expand reach across India's underserved MSME sector.
- ➔ **Fintech startup Decentro raises Rs 30 cr in series B round led by InfoEdge Ventures, others** The firm raised Rs 30 crore in a series B round led by InfoEdge Ventures, with participation from Stargazer Growth and existing investors, including Uncorrelated Ventures.
- ➔ **CRED raises \$72 Mn from Lathe, Kunal Shah’s QED & others** Fintech unicorn CRED has received Rs 617 crore (\$72 million) from multiple investors, including Lathe Investment, RTP Global, Sofina Ventures, & QED Innovation Labs, the family office of founder Kunal Shah.
- ➔ **Fintech Slice set to launch Rupay credit card months after merger with NESFB** The Bengaluru-based firm will issue credit cards under the Slice brand and has decided to go with the domestic card network Rupay.

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### Section 4: India FinTech News

- ➔ **Flipkart secures NBFC license from RBI-becomes first Indian e-comm player to offer direct lending** This is the first time the RBI has granted a large e-commerce player in India a non-bank finance company (NBFC) licence, allowing it to lend but not take deposits.

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- ➔ **Explainer: How India emerged as one of the most dynamic fintech markets in the world** From UPI to Aadhaar, major lift in digital public infrastructure led to India becoming an attractive destination for financial technology startups and businesses.

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- ➔ **Indians Are Switching to App-Based Credit Cards; Here's Why You Should Too!** Smartphones & demanding quick & personal credit services have made digital-first credit a real breakthrough for many people.

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## Section 5: Global Fintech News

- ➔ **Fintech's Next Chapter Scaled Winners and Emerging Disruptors by BCG and QED** Fintech revenues rose 21% year-on-year, outperforming the broader financial services sector, which grew just 6%.

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## Section 6: Events/Upcoming Events

- ➔ **UFF partnered with CII for Financial Inclusion and Fintech Summit - 7 July 2025, New Delhi** The event will have representation from banks, NBFCs, Fintechs, MFIs, Small Finance Banks, Payment Banks, Cooperative Banks, Insurance, etc.
- ➔ **UFF partnered with SYNC for SYNC MUMBAI - 12 August 2025, Mumbai** The event will have representation from banks, NBFCs, Fintechs, Investors & VCs, Government Agencies, Consultancies, etc.

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# A UFF Publication



**Contact**

[communication@dlai.in](mailto:communication@dlai.in)

**Website**

[www.unifiedfintech.in](http://www.unifiedfintech.in)

