

# FinTech Frontier

MONTHLY NEWSLETTER



## Unified Fintech Forum

— POWERING RESPONSIBLE FINTECH —

**AUGUST 2025**







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## Section 1 : Regulatory and Policy Developments

**In the past month, India's fintech and digital lending sectors have experienced a significant regulatory advancements:**

- ➔ **RBI Bulletin – August 2025** The Bulletin includes monetary policy statement, three speeches, five articles and current statistics [Read More](#)
- ➔ **Regulatory Sandbox: Fifth Cohort on Theme ‘Neutral’ — Exit** In the Fifth Cohort of the Regulatory Sandbox (RS) which was ‘Theme Neutral’, five entities were shortlisted, one product has been found viable during testing under RS [Read More](#)
- ➔ **Reserve Bank of India (Know Your Customer (KYC)) (2nd Amendment) Directions, 2025** RBI issued the amendment directions which shall come into force with immediate effect [Read More](#)
- ➔ **FREE-AI Committee Report - Framework for Responsible and Ethical Enablement of Artificial Intelligence** The report sets out a framework to guide the use of AI in the financial sector, aiming to harness its potential while safeguarding against associated risks [Read More](#)
- ➔ **Reserve Bank of India (Co-Lending Arrangements) Directions, 2025** The Directions shall come into force from January 1, 2026, or from any earlier date as decided by a RE as per its internal policy (“effective date”) [Read More](#)
- ➔ **Reserve Bank of India (Non-Fund Based Credit Facilities) Directions, 2025** RBI had issued draft guidelines on NFB facilities for public comments on April 9, 2025. The comments have been analysed and suitably incorporated in these Directions Usage and Quality [Read More](#)
- ➔ **67 and Rising: India’s Financial Inclusion Gains Momentum** RBI’s Financial Inclusion Index rises to 67 in 2025 indicating Growth for everyone Re [Read More](#)
- ➔ **Governor’s Statement: August 6, 2025** RBI Governor Shri Sanjay Malhotra made a statement post MPC [Read More](#)
- ➔ **Monetary Policy Statement, 2025-26 Resolution of the Monetary Policy Committee August 4 to 6, 2025** The Monetary Policy Committee (MPC) held its 56th meeting from August 4 to 6, 2025 under the chairmanship of Shri Sanjay Malhotra, Governor, Reserve Bank of India [Read More](#)





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

- ➔ **Indian Startups Raised \$98 Mn** Eighteen startups managed to raise \$98.2 Mn between August 25 and August 30 [Read More](#)
- ➔ **Chandigarh eyes global spotlight with FinTech & innovation hub blueprint** **Indian Startups Raised \$98 Mn** The Chandigarh International Service Hub will go beyond GIFT city by incorporating service sectors

### Section 3: UFF Members' News

- ➔ **Paytm Gets In-Principle Payment Aggregator License From RBI** Paytm Payments Services Limited received in-principle authorisation approval from the RBI [Read More](#)
- ➔ **Balancehero India Appoints Soumyajit Ghosh as COO** The fintech arm of South Korea's Balancehero announces the appointment of new COO [Read More](#)
- ➔ **Banking infrastructure startup TransBnk raises \$25 million from Bessemer Venture Partners, others** TransBnk, a banking infrastructure startup, secured funding to fuel its expansion into Southeast Asia and the Middle East [Read More](#)
- ➔ **Presolv360 Secures \$4.7 Mn Funding Led by Elevation Capital** Presolv360's MCA documents confirmed that the startup is raising INR 41 Cr as Series A round from Elevation Capital [Read More](#)
- ➔ **Exclusive: CARS24 Raises INR 345 Cr from Singapore-Based Parent** The funding comes almost a year after Global Car Group pumped in INR 250 Cr in CARS24 [Read More](#)

### Section 4: India FinTech News

- ➔ **MFIN seeks credit guarantee support from government to boost bank lending to sector** Microfinance Industry Network (MFIN) is urging the government for credit guarantee support to encourage banks to lend to the sector [Read More](#)





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- ➔ **Data privacy law: Digital payment companies, NPCI seek pause on consent clause** Payment companies have sought an exemption from Digital Personal Data Protection (DPDP) Act provisions that require user consent for each transaction [Read More](#)
- ➔ **As FinTech embraces AI, professionals gear up for the next wave of financial innovation** 90% of Indian financial institutions cite AI as their key innovation driver, the sector is entering a pivotal phase of tech-led transformation [Read More](#)
- ➔ **Several Measures taken by the government to strengthen Financial Inclusion** The Government has taken many initiatives to deepen financial inclusion and ensure access to basic banking services including access to credit [Read More](#)

## Section 5: Global Fintech News

- ➔ **Global FinTechs raise USD 3.16 Billion in August 2025** August emerged as the best month so far in 2025 for Indian FinTechs [Read More](#)
- ➔ **Stablecoin Wars with Stripe and Circle Racing to Control Payments** The competition is an infrastructure war, wherein both firms aim to control the foundational rails of digital payments [Read More](#)

## Section 6: Events/Upcoming Events

- ➔ **UFF is organising the flagship fintech event - Unconclave 2025 | 19-20 September, Goa** UFF's flagship offsite event will bring together 100+ senior leaders, including fintech leaders, senior bankers, investors, policymakers and key stakeholders [Read More](#)
- ➔ **UFF partners at 10th Singapore Fintech Festival (SFF) | 12-14 November 2025, Singapore** The event is the world's largest FinTech festival and will have representation from policy, finance, and technology communities [Read More](#)
- ➔ **UFF partners at Digital Acceleration & Transformation Expo (DATE MENA) | 26-27 November 2025, Dubai** The event is the world's most influential digital transformation gathering and will have representation from government, banks, investors, enablers and tech companies, etc [Read More](#)





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# A UFF Publication



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