BEAMS FINTECH FUND
Grow With VentureCatalysts

THE BEAMSTREAM

ALL THINGS BEAMS!

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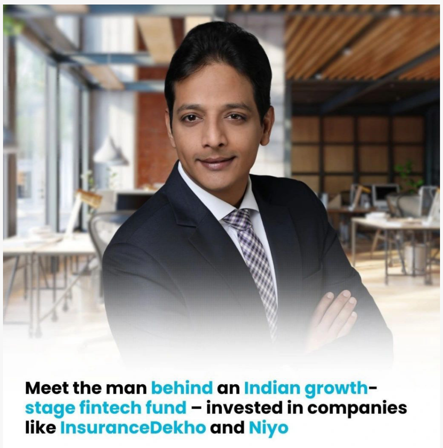
Beams Fintech Fund’s recently concluded their 2nd Annual LP Meet

The event brought together 100+ leaders from Financial Institutions, Family Offices, NBFCs, Insurers, and Global FoFs to discuss key trends shaping India’s fintech future, featuring bold ideas, sharp insights, and inspiring founder stories.



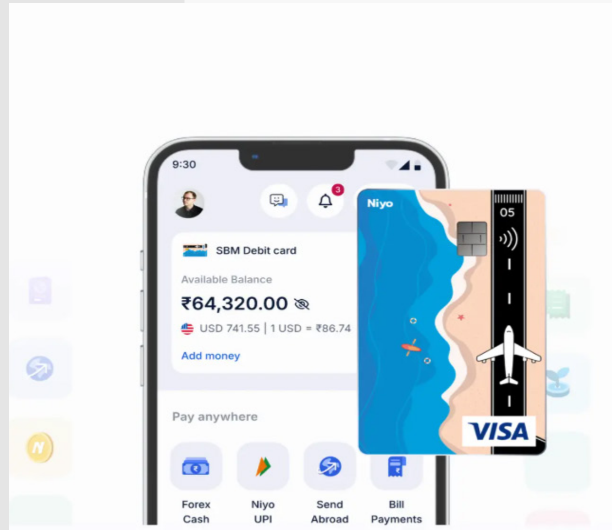
The Indian Finance Market : Decoded by Sagar Agarvwal for Startup Pedia

Sagar highlighted the need for a Fintech & Financial Services Focused Growth Fund, the rise of Digital Finance in semi-urban India, and how Beams-backed companies like Progcap and InsuranceDekho are driving financial inclusion at scale.

BEAMS PORTFOLIO: BEYOND NUMBERS

Niyo simplifies travel banking with express card delivery

Niyo has introduced Niyo Express, a 24-hour doorstep delivery service for its international debit card, aimed at last-minute international travellers.

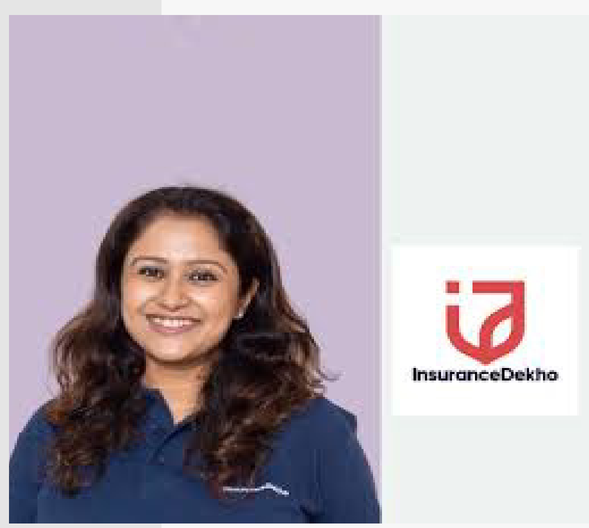


Tyger Capital partners with Credgenics to streamline loan collections

Tyger Capital, a Non-Banking Financial Company (NBFC), has partnered with debt recovery platform Credgenics to improve its loan collections. The move aims to digitise and optimize Tyger Capital's collections operations using Credgenics' technology.

InsuranceDekho's GAIN: Empowering Small-Town Talent

InsuranceDekho launched GAIN (Gauge, Align, Inspire, Nurture), a recruitment initiative designed to tap into the ambition of small-town talent, redefining what it means to build for Bharat.



WHAT'S SHAKING UP FINTECH IN INDIA?

ALL THINGS FINTECH!

SMBC to purchase 20% stake in YES Bank

Sumitomo Mitsui Banking Corporation (SMBC), part of Sumitomo Mitsui Financial Group (SMFG), has acquired a 20% stake in YES Bank, making it the largest shareholder in the Indian private sector lender.

PB Fintech's new India hospital venture raises $218 Mn

PB Healthcare Services, raised $218 million in its seed round to develop a tech-driven hospital network in Delhi NCR. The company aims to integrate insurance and care via a full-stack platform focused on preventive healthcare and patient-centric services.

CCI Clears Bajaj's Buyout in Allianz Insurance JVs

The Competition Commission of India (CCI) approved the Bajaj Group's proposed acquisition of a 26% stake each in Bajaj Allianz General Insurance and Bajaj Allianz Life Insurance from its joint venture partner, Allianz SE. The transaction is valued at ₹24,180 crore.

State Street's Arm Partners with Smallcase

State Street Global Advisors Forms Strategic Relationship With smallcase to Deepen Commitment to India's Fintech Ecosystem And Enhance Global Market Access For Indian Investors.

India's BFSI market cap surges 50x to Rs 91 Tn

India's BFSI market cap has grown over 50 times, from ₹1.8 trillion in 2005 to ₹91 trillion in 2025. Driven by sector expansion and rising investor confidence, the sector reflects a strong CAGR of around 22%, underscoring its vital role in India's economic growth.

REGULATORY UPDATES

RBI proposes more easier norms for lenders investment in AIFs

The RBI has proposed capping regulated entities' exposure to Alternative Investment Funds (AIFs) at 15% of total combined investments. The guidelines allow lenders to invest up to 5% of an AIF's corpus without restrictions, with a 10% cap per scheme.

RBI Approves Emirates NBD's Plan for Wholly Owned Subsidiary in India

RBI has granted in-principle approval to Emirates NBD Bank PJSC to establish a wholly owned subsidiary in India, offering greater operational flexibility compared to its current branch model.

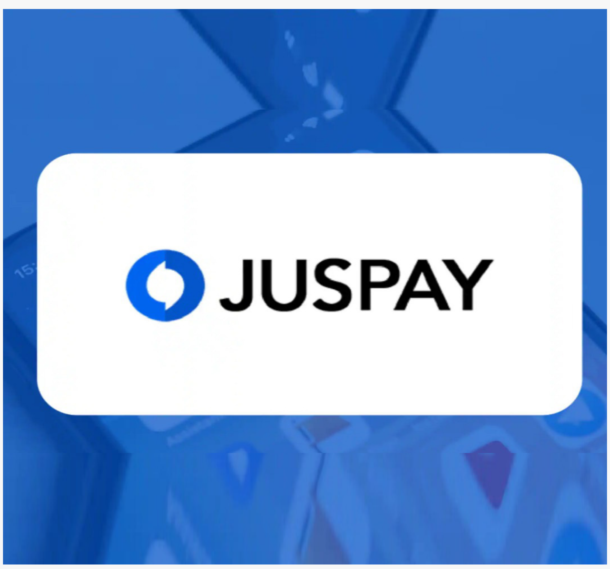
PayU receives RBI approval to operate as online Payment Aggregator

RBI has approved PayU to operate as an online payment aggregator in India, allowing the Fintech firm to resume onboarding new merchants after a halt since 2022.

INDUSTRY TRANSACTIONS

Travel fintech startup Scapia raises $40 million from Peak XV

Travel fintech startup Scapia raised $40 million in a Series B round led by Peak XV Partners, with support from Elevation Capital, Z47, and 3STATE Capital. The funds will drive team expansion, product development, and AI investments.



Indian paytech Juspay bags $60m Series D Funding

Indian paytech Juspay raised $60 million in a Series D round led by Kedaara Capital, with participation from SoftBank and Accel. The funds will accelerate its expansion in the UK and US markets.

Nivara Home Finance raises Rs 245 cr in Series B round

Nivara Home Finance raised ₹245 crore in a Series B round led by True North, with participation from Baring PE India and promoters. The funds will boost technology, market expansion, distribution, and credit solutions.

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THANK YOU!

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