BEAMS FINTECH FUND

Grow With VentureCatalysts

THE BEAMSTREAM

ALL THINGS BEAMS!

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Embedding ESG into the Beams DNA

As a fund enabling financial inclusion at scale, Beams Fintech Fund has always placed responsible investing at the core of its approach. This month marks an important milestone, with the fund formally initiating its ESG journey. Beams has engaged a specialised ESG consulting partner and begun developing a structured framework aligned with global standards, while remaining relevant to India's operating environment and impact priorities.

Beams Fintech Fund welcomes Sudhanshu Garg as Partner

With over 28 years of experience across asset management and financial services - including senior roles at AMP Capital, ABN AMRO, RBS & Standard Chartered Bank - Sudhanshu brings deep institutional expertise to the platform. In his role, he will lead Governance, Compliance, and Fundraising, further strengthening Beams' operating rigor and global capital engagement.

BEAMS PORTFOLIO: BEYOND NUMBERS

Niyo Launches DCB Niyo Credit Card

Niyo has launched the DCB Niyo Secured Credit Card, offering instant activation, zero forex markup, zero TCS, and up to 3% value back. With strong global acceptance and no credit checks, it's ideal for travellers and students looking to build credit and boost spending power seamlessly.

Credgenics launches CredInsure, an AI-powered platform

CredInsure streamlines policy renewals with AI-led intent prediction, personalized omnichannel outreach, automated workflows, and multilingual GenAI reminders—driving faster and higher renewal conversions.

Ankit Agrawal speaks on his journey of building InsuranceDekho to YourStory

Ankit reflects on his path from Bihar to leading one of India's fastest-growing insurtechs, built on trust, technology, and strong on-ground execution. InsuranceDekho today empowers 1 lakh+ advisors, reaches 98% of India's pincodes, and advances India's vision of "Insurance for All by 2047."

Infinity Fincorp is now ISO Certified

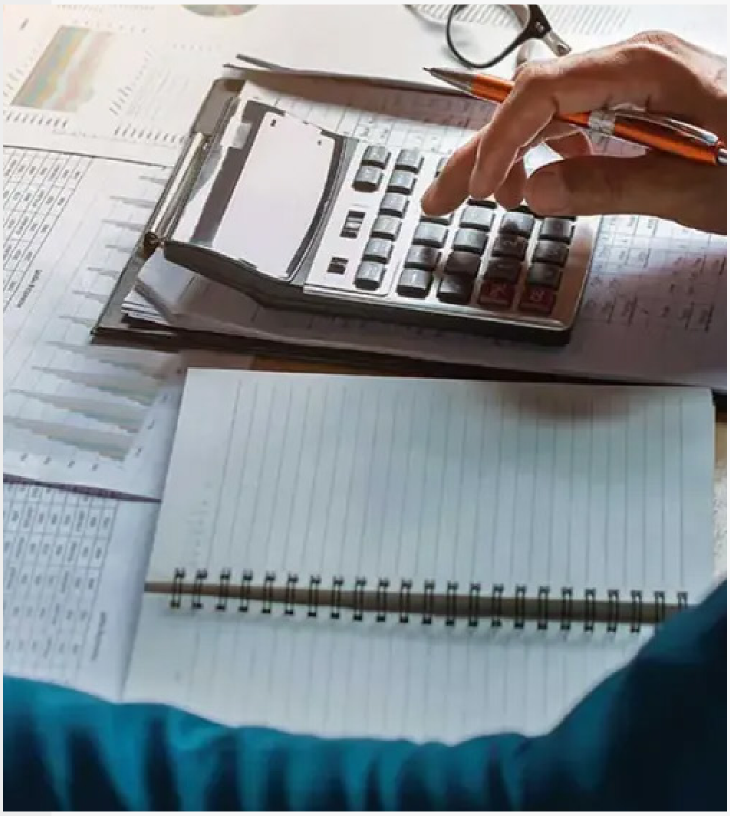
Infinity Fincorp has achieved ISO/IEC 27001:2022 certification, reinforcing its commitment to strong information security and high-quality operations—further strengthening trust and setting higher benchmarks in the NBFC sector.

WHAT'S SHAKING UP FINTECH IN INDIA?

ALL THINGS FINTECH & FS!

Sumitomo Mitsui Deepens India Bet with $5 Billion Expansion Drive

Sumitomo Mitsui Financial Group is accelerating its India expansion, increasing lending and hiring after deploying nearly $5 billion into the market. Its recent investments—including becoming the largest shareholder of Yes Bank—strengthen its presence across retail and wholesale financial services in one of the world's fastest-growing economies.



Hong Kong Set to Boost FDI into India Across Fintech and Green Finance

India is expected to attract fresh FDI from Hong Kong across tokenization, fintech, and green finance, leveraging Hong Kong's capital-raising strength to support India's digital and sustainability goals. The partnership is also set to draw Indian companies and talent to Hong Kong, fostering deeper bilateral economic synergy.

Bajaj Finserv Mutual Fund launches Banking and Financial Services Fund

Bajaj Finserv Mutual Fund has launched the Bajaj Finserv Banking and Financial Services Fund, an open-ended equity scheme focused on the BFSI sector and benchmarked to the NIFTY Financial Services TRI.

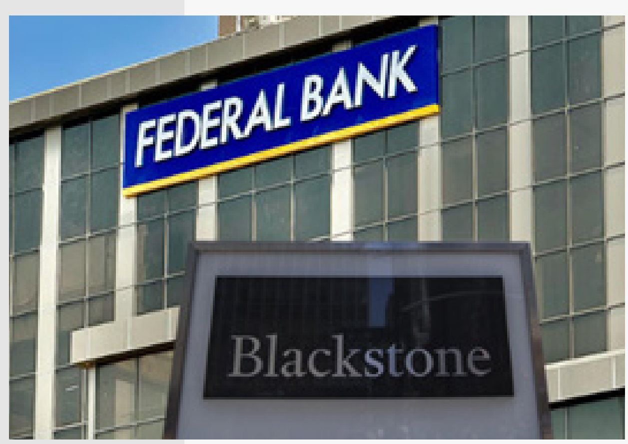
Korean Re Receives Approval to Launch GIFT City Branch

Korean Re, one of Asia's largest reinsurers, has received regulatory approval to establish a branch in GIFT City. The move allows it to underwrite cross-border reinsurance more efficiently and deepen partnerships with Indian insurers. This expansion underscores the growing appeal of GIFT City as a global hub for insurance and financial services.

TRANSACTION UPDATES

Blackstone invests in Federal Bank

Blackstone will invest ₹6,196 crore to acquire a 9.99% stake in Federal Bank through a preferential issue of 27+ crore warrants priced at ₹227 each. The deal underscores rising foreign investor interest in India's banking sector.



YUBI Raises $46.4 Mn To Expand In SEA, US And Middle East

Yubi has secured $46.4 million (₹411 crore) through long-term structured debt from EvolutionX and equity from founder-CEO Gaurav Kumar. This raise comes amid India's fintech resurgence and supports Yubi's push into underserved global structured finance markets, powered by AI-led improvements in origination, underwriting, and recovery.

Fibe Raises $35 Million from IFC to Accelerate Consumer Credit Expansion

Fibe has secured $35 million in a Series F round led by IFC, strengthening its balance sheet and lending capacity. The capital will support product expansion across personal credit, BNPL, and underserved borrower segments. The raise positions Fibe to scale responsibly as digital lending demand continues to surge across India.

Groww Gets Listed with a Strong Market Debut

Groww made its public market debut with a double-digit premium listing, reflecting strong investor confidence in its digital investing platform. The IPO marks a major milestone for India's fintech ecosystem and reinforces the momentum behind tech-led retail investing.

REGULATORY UPDATES

Fino becomes first payments bank to get RBI's nod to convert into SFB

Fino has received the RBI's approval to transition into a Small Finance Bank, becoming the first payments bank in India to do so.The move enables The approval marks a major milestone in India's digital banking evolution and strengthens competition in the SFB landscape.

SEBI steps in to fortify bond markets

SEBI is enhancing investor protection by encouraging online bond platforms to obtain formal registration and route transactions through secure, regulated settlement systems. This move will improve transparency, reduce risk, and strengthen the overall safety and integrity of retail bond-market participation.

RBI Encourages Microfinance Institutions to Expand Product Portfolios

The RBI has urged microfinance institutions to diversify beyond traditional credit, introducing savings-linked and insurance products to deepen financial inclusion.
The move aims to strengthen resilience in the sector and expand access to tailored financial solutions for low-income households.

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DECEMBER'25 EDITION

THANK YOU!

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