

THE BEAMSTREAM

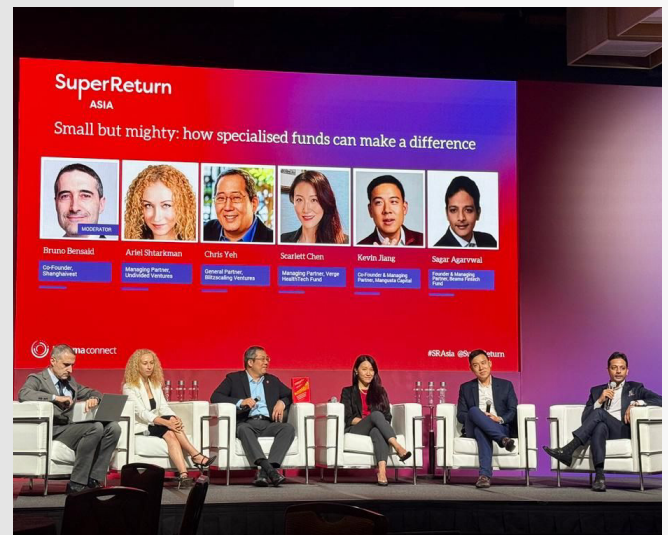


ALL ABOUT BEAMS!

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Authors : Sagar Agarwal
Soniya Kukreja
Aarushi Chatterjee

Sponsor & Speaker at the SuperReturns Asia 2025

Beams Fintech Fund proudly sponsored Asia's largest PE/VC gathering, which brought together over 1,000 LPs & GPs from 50+ countries. Mr. Sagar Agarwal (Founder & Managing Partner, Beams) also joined a panel of industry veterans to discuss the growing relevance and impact of specialised funds in today's global investment landscape.



Launched a Report at the Global Fintech Fest 2025

Beams Fintech Fund, in collaboration with Alvarez & Marsal, unveiled its report titled "Fragmented or Fortified? The Rise of the Layered Fintech Landscape" at the Global Fintech Fest 2025. The report explores how India's fintech sector is redefining itself - not through consolidation alone, but through a powerful co-existence of diverse, complementary models across segments.

Sponsor & Speaker at the Global Fintech Fest 2025

Beams Fintech Fund was a sponsor at GFF 2025, where Founder & Managing Partner, Sagar Agarwal joined a panel with industry leaders to discuss India's fintech evolution—from early disruption to a structured, collaborative, and sustainable growth ecosystem.



— BEAMS PORTFOLIO: BEYOND NUMBERS —



Niyo Acquires Kanji Forex

Niyo has acquired Kanji Forex, marking its entry into the foreign currency exchange business. They have also appointed Amit Talwar, former IndusInd Bank executive, as CEO of the newly formed Niyo Forex.

Credgenics Acquires Arrise

Credgenics has acquired Arrise, one of India's larger field-collections service firms, and launched "CG Setu," an on-ground network designed to connect lenders and borrowers through standardised, tech-enabled field operations.



InsuranceDekho rolls out ESOP liquidity program

InsuranceDekho has rolled out its first-ever ESOP liquidity program worth \$2 million, enabling employees to partially cash out their vested stock options.

WHAT'S SHAKING UP FINTECH IN INDIA?

ALL THINGS FINTECH!

India Showcases Global Fintech Leadership at GFF 2025

At GFF 2025, Prime Minister Narendra Modi highlighted India's rise as a global leader in digital innovation, fintech inclusion, and ethical AI, alongside UK Prime Minister Keir Starmer, underscoring a strengthened India-UK digital partnership.

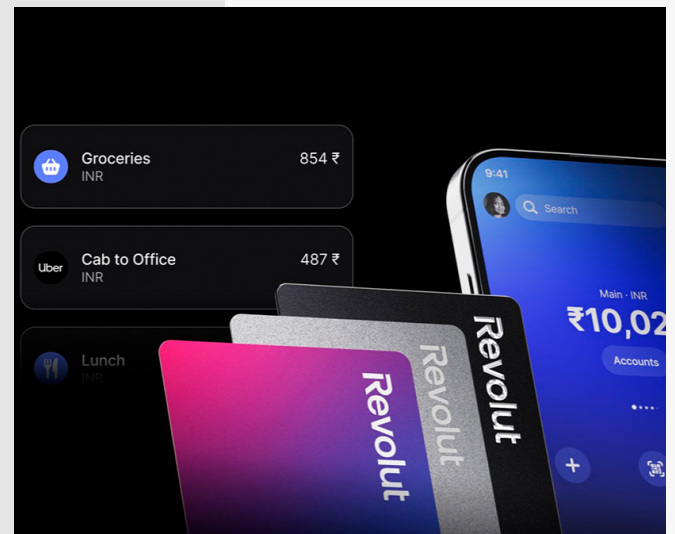


Zoho Set to Enter UPI Market with Zoho Pay Launch

Zoho Corp is set to launch Zoho Pay, a UPI-based payments app integrated with its Arattai messenger, aiming to rival PhonePe, Paytm, Google Pay, and WhatsApp by leveraging its business payments licence and UPI infrastructure.

Revolut to Launch UPI-Linked Payments Platform in India

UK Fintech Firm Revolut is entering the Indian market with a payments platform that will integrate with Unified Payments Interface (UPI) and Visa, aiming to onboard 20 million Indian users by 2030.



Kiwi Launches India's First Interest-Back EMI on UPI

Kiwi has introduced India's first "Interest-Back EMI" on Unified Payments Interface (UPI), allowing users to convert large-ticket purchases into 3, 6 or 9 month instalments and receive cashback on the interest paid.

CRED Launches Digital Gold Rewards

CRED is rolling out a new digital-gold savings feature that lets users earn small amounts of 24-karat gold as cashback on bill payments — positioning itself against micro-savings apps like Jar.



TRANSACTION UPDATES

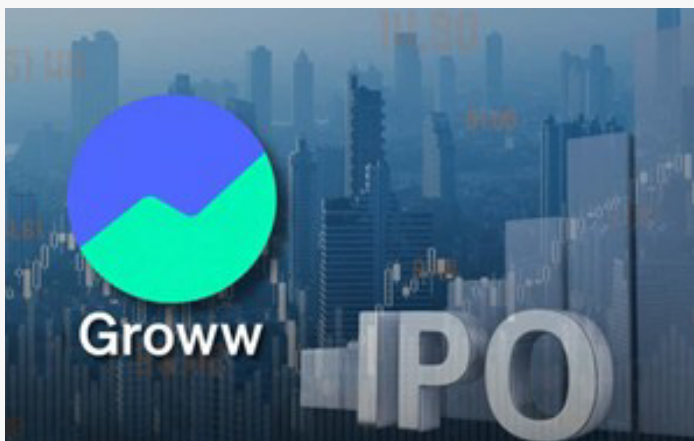


Emirates NBD to acquire Stake in RBL Bank

Emirates NBD is set to acquire a 60% stake in RBL Bank via a roughly \$3 billion preferential share issue, marking the largest foreign direct investment in India's banking sector.

Pine Labs Targets \$6 Billion Valuation with Upcoming IPO

Pine Labs' upcoming IPO aims to raise about \$700 million at a \$6 billion valuation, backed by investors like Temasek and PayPal, reflecting strong confidence in its merchant-commerce platform and India's booming digital economy.

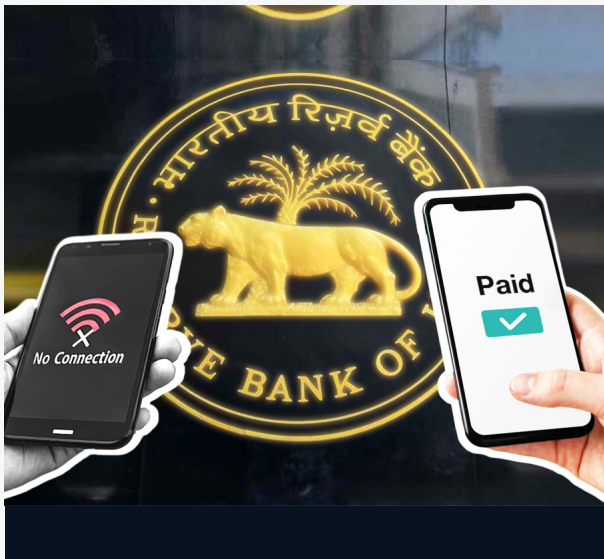


Groww Set to Raise Up to \$1 Billion in Upcoming IPO

Groww's upcoming IPO aims to raise \$700 million to \$1 billion, valuing the company around \$7 billion, with proceeds to fuel technology, brand-building and growth into new business verticals.

RBI's Fintech Vision: Building Inclusive Growth through Digital Infrastructure

RBI Governor Sanjay Malhotra, speaking at the Global Fintech Fest 2025, outlined the central bank's vision for inclusive, sustainable growth driven by Digital Public Infrastructure and fintech innovation, built on India's three digital pillars — identity, payments, and data.



RBI Launches Offline Digital Rupee at GFF 2025

Reserve Bank of India unveiled the offline-capable digital rupee (e₹) at Global Fintech Fest 2025, enabling transactions without internet or telecom connectivity—mirroring cash-like convenience in a digital format.

RBI Boosts Credit Access

The Reserve Bank of India (RBI) has announced major reforms to expand credit access: the lending limit for loans against shares has been raised from ₹20 lakh to ₹1 crore, and the cap for IPO financing per person has been increased to ₹25 lakh.





BEAMS FINTECH FUND

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THANK YOU!

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