

NEWSLETTER

December 2023

Dear Subscriber,

Welcome to this month's newsletter! We have curated insight and some exciting stories for you. Let's dive right in!



Insight of the Month

Strategic Mergers: Capitalizing on Fintech Opportunities

Read our latest article to explore how India's BFSI sector has experienced a notable rise in M&A activities, with a record \$90.4 billion in FY22, reflecting a global increase in fintech mergers. The article delves into a study highlighting key success factors for bank-fintech mergers, including sustainable practices, the value of minority acquisitions, and the benefits of cross-border mergers for fostering innovation and diversity. The article further discussed the implications for Indian banks on adopting a balanced sustainability approach, strategically investing in fintech, and seizing cross-border M&A opportunities for technological and market growth.



[Read the full article](#)

Top 5 Stories of the Month



EBL Unveils Global Biometric Innovation

Discover the latest fintech innovation as Eastern Bank Bangladesh is set to launch the world's first biometric metal card in 2024, certified by Mastercard. It integrates an IDEX sensor for secure contactless payments and empowering customers.

[Read the full story](#)

Introducing 'FlowWise' by Cashfree Payments: India's Premier Self-Hosted Payment Orchestration Platform

Explore how Cashfree Payments introduces 'FlowWise,' India's first self-hosted payments orchestration platform, enhancing success rates, reducing costs, and integrating multiple payment aggregators.

[Read the full story](#)



Iosco Releases Policy Guidelines for Decentralized Finance (DeFi)

Check out the nine policy recommendations for (DeFi) issued by International Securities Regulator, Iosco aiming for consistent regulatory frameworks and global investor protection.

[Read the full story](#)

LIC Contemplates Creating a Fintech Division

Check out LIC's chairman unveils fintech plans, targeting 3-4 new products by year-end, aiming for double-digit growth in premiums, and launching DIVE digital transformation.

[Read the full story](#)



RBI Discloses Plans for Fintech Repository and Cloud Infrastructure

Check out the RBI plans for a fintech repository, cloud facility, and regulatory adjustments to enhance data sharing, transparency, and collaboration in India's financial sector investors.

[Read the full story](#)

We hope you find these insight and stories informative & inspiring. Stay tuned for more exciting updates in the next edition of our newsletter!

Warm regards,
Team FinNovate Insights

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