

# INSIDE GFF 2025

## WHAT'S SHAPING THE FUTURE OF FINTECH



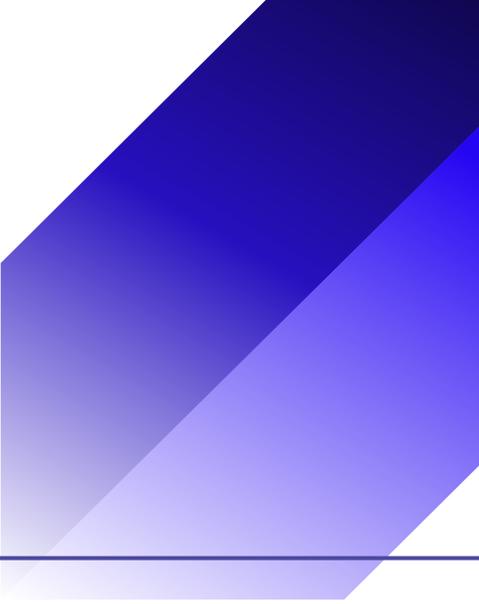
So much was said, shown, and shared at GFF 2025 that it was humanly impossible to catch it all. For those who couldn't be everywhere at once, we've put together this quick read.

As fintech communication experts deeply invested in the industry's growth, SGA PR has distilled the most relevant insights, ideas, and conversations from the fest, with the sole intent of helping the wider fintech community stay informed and inspired.

This report is not an official summary, but SGA PR's independent understanding and analysis of what unfolded at the world's biggest fintech gathering. Crafted with care, curiosity, and respect for every voice that made GFF 2025 what it was, a celebration of the future of finance.



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# Introduction

India's fintech story is a global benchmark in scale, speed, and adoption.

With an 87% digital adoption rate (compared to a 63% global average) and accounting for over 50% of the world's real-time digital payments, the nation has cemented its position as a global financial powerhouse. The **Genesis**: 2020 and the Birth of GFF. The world was on pause, Zoom calls were the new boardrooms, and launching a global event in the middle of lockdowns felt... audacious. Yet that's exactly when the **Global Fintech Fest** (GFF) was born. What began as a digital conference built amidst uncertainty and a clear vision, became proof that the future of finance waits for no one..



“

**AI means All Inclusive."**

– Narendra Modi  
(Prime Minister of India)

*This year, that future spoke literally....*

Five editions later, GFF 2025 wasn't just another fintech conference, it was the world's largest gathering of its kind. Over 100,000 attendees, 7,500+ companies, and delegates from more than 100 countries converged in Mumbai under ONE electrifying theme: **Empowering Finance, Powered by AI**. Between policy sessions, AI-driven demos, and packed networking lounges, it felt like watching the future of global finance being prototyped in real time. From **"Finternet"** blueprints to AI-powered fraud walls, GFF 2025 wasn't just predicting the fintech future, it was live-streaming it. The era of Agentic AI has officially entered finance.

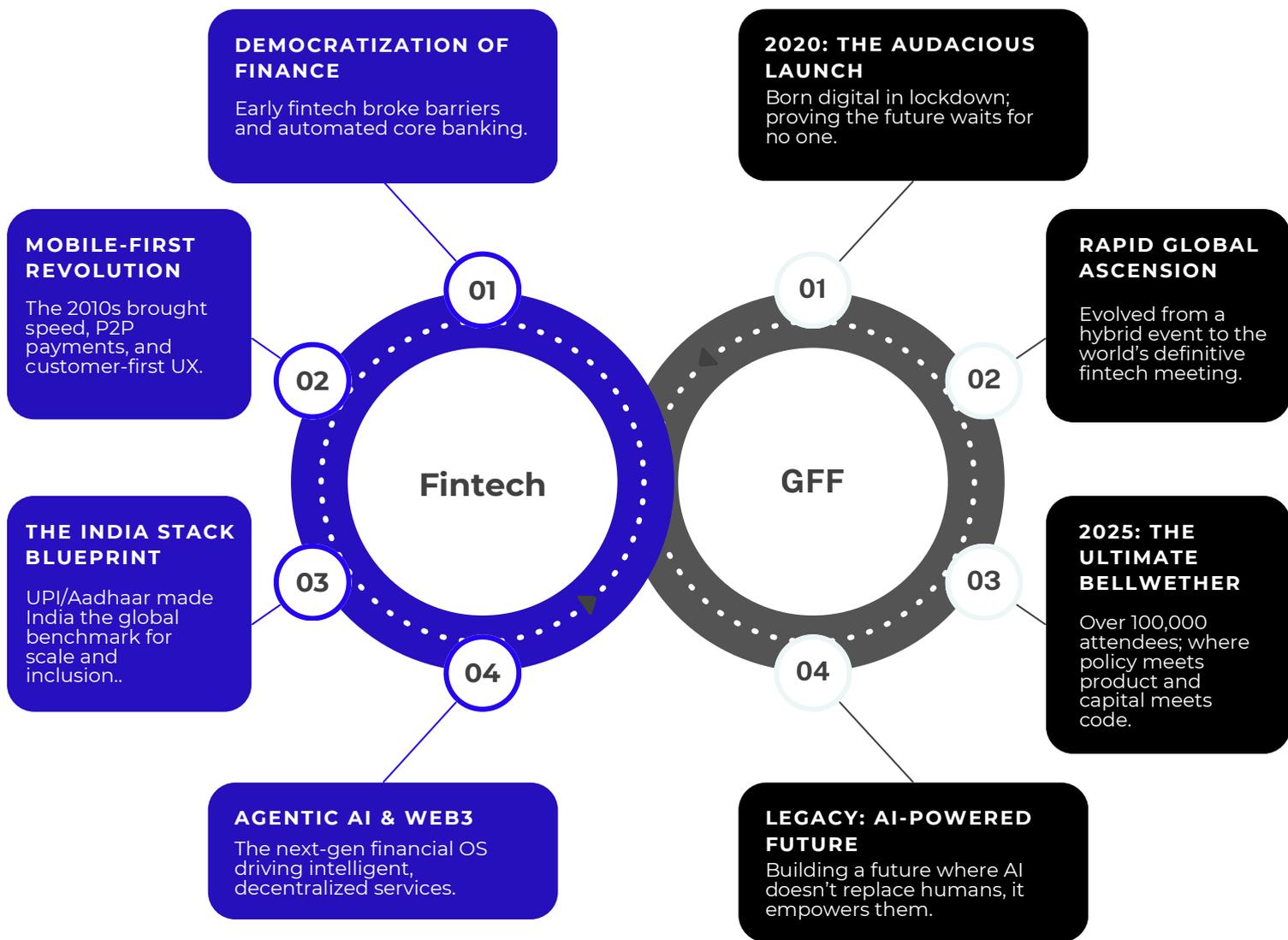
But GFF's story is also one of evolution and strategic execution. Like any startup that began with lean resources, it fought for relevance, built momentum, and scaled exponentially. This year, it cemented itself as the industry's ultimate bellwether, where policy met product, capital met code, and hype met hard data.

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**GFF is like the Oscars for fintech, without the red carpet but with all the stars.**

–Bipin Preet Singh  
(CEO MobiKwik)





This document isn't a recap, it's a blueprint. Built on learnings from sessions attended, founder insights, and years of front row experience, it shows how to turn uncertain beginnings into unstoppable growth. Because if we understand the why and how behind the world's biggest fintech success stories, imagine the market narrative we can craft for yours. GFF 2025 cemented a core belief: true innovation in finance requires both bold building and brilliant narrative crafting.

“

**The future will reward responsible innovation, not just disruptive entry.**

-Nirmala Sitharaman  
(Minister of Finance)

“

**We stand today at an important juncture in the digital finance journey. The past decade has demonstrated how technology can expand access and empower businesses. The next phase must be built on this foundation by keeping trust and spirality as its central themes.**

-Sanjay Malhotra  
(RBI Governor)

# KEY TAKEAWAYS

## TRUST- THE NEW GLOBAL CURRENCY

In a world where borders are blurry but data's everywhere, GFF 2025 made one thing clear trust is the new global currency.

Forget endless compliance checklists, this is about building ecosystems where everyone plays by the same digital handshake.

Finance just went from "every country for itself" to "shared rails, shared wins."



## ARTIFICIAL INTELLIGENCE & THE NEW FRONTIER



We've officially entered the "AI with a conscience" era. It's no longer about who uses AI it's about who uses it responsibly. From spotting deepfakes to slapping fraudsters before they blink, Green AI became the main character of GFF 2025.

The new direction is clear, smarter and safer. It is more about sustainable intelligence, driven by innovation but grounded in a strong, regulator-approved moral compass.

## DIGITAL PUBLIC INFRASTRUCTURE EXPANSION

India isn't just scaling payments, we're building the Finternet, a financial universe where money moves like memes: fast, borderless, and unstoppable.

From GIFT City's FX systems to UPI's global collabs, our tech is now an international flex.

The message from Mumbai to the world? We built the rails and now let's ride them together.



“

**People feel we inspired demonetization, we wouldn't be suffering today if we had such heft.**

-Vijay Shekhar Sharma  
(CEO of Paytm)



# Macro Policy Landscape

Welcome to the 'Macro-Apocalypse' era : geopolitics beefing like reality TV, debt-to-GDP flexing at all-time highs, and currencies crashing harder than crypto in 2022. The world's in chaos, but guess what? India's turning that chaos into compounding.

Next move? Turning our \$4 trillion base into a \$10 trillion powerhouse. Not a glow-up but an economic metamorphosis.

UK x India just hit "refresh." Not just trading partners, but power duo goals. At GFF 2025, that partnership went next-level, pairing fintech diplomacy with AI safety. The UK kicked off the global AI Safety Summit; India now hosts the "AI Impact Summit," defining rules for intelligent finance. Locking in \$100 billion by 2030, calling it the collab of the decade.

UPI + TIPS = global money highways unlocked. Not just linking rails but we're engineering the \$320 trillion cross-border finance universe. Instant payments, no lag, no drama.

India's fintech game? Third most-funded on the planet. AI doing risk checks, resolving customers before they rage-tweet. The UK hosted 'Safety Summit'; India's up next with the 'Impact' Summit and not following global rules, but rewriting them.

And the UPI wave? Massive. Handles half the world's real-time payments like it's no big deal. Add India's AI Mission to the mix , we're making fraud detection faster, credit smarter, and security tighter. Building the future like it's a tech startup on steroids.

“

**Trade between the two countries currently stands at 56 billion US dollars, and a target has been set to double it by 2030.**

-Shri Narendra Modi  
Prime Minister India

“

**We want the UK to be India's first choice for finance and fintech.**

-Keir Starmer  
Prime Minister UK

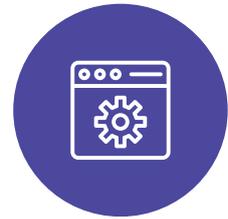


# Innovations

Asset Tokenization

Digital Platform Intelligence  
Payment

Modular Architecture



UPI Goes Biometric

Family Wallets

AI Soundboxes

India's fintech game just leveled up and it's nothing short of electric

## AI is the new CFO

From Digital Payment Intelligence that spots shady moves before you blink, to Asset Tokenization turning age-old assets into click-and-own collectibles, AI is everywhere. Modular Architecture is breaking walls between systems, letting APIs party together in one open, composable ecosystem. AI isn't just analyzing data anymore, it's protecting your cash, predicting your next move, and maybe even judging your spending habits a little. Basically, AI just became your money's personal bodyguard and hype squad.

## Payments, but make it futuristic

UPI just went Biometric, your face or fingerprint is your new payment pass. No PINs, no passwords, just pure flex. With 'Family Wallets', you can finally share one wallet without sharing chaos: split bills, send gifts, and manage spends like a boss. Meanwhile, 'AI Soundboxes' talk back (politely, we hope) guiding payments, alerting you to unusual activity, and making your financial life way more interactive.

If 2023 was UPI's breakout year, 2025 was its super-app moment, where payments became platforms and every transaction had a voice.

The future of payments? *Fast, global, and ridiculously smart*



# Key Launches

Biometric, interoperable, and smarter recurring payments.



BharatPeX (new payment aggregator and gateway) and Bharat PeX.Ai



Smart Pod (UPI+ card in one device)



Agentic Payments



Saathi: Assisted UPI and unified financial services



AI-powered conversational payment experience



UPI AutoPay: Bank-agnostic solution with MIC



B Camera Smart glasses with built-in UPI payment integration



UPI NXT + TPAP NXT Unified Stack



UPI Circle, for shared family payments



PhonePe

Biometric UPI authentication at Scale



Pay-per-use metal prepaid global card



UPI App for Reward Points



AI Soundbox with Android Based System that speaks 11 languages



AI-powered GlobalPay Card in partnership with Visa and NSDL Payments Bank



# Emerging Risks

When The Festival Ends, The Hard Work Begins

GFF 2025 was the ultimate "Fintech Kumbh Mela", a gathering of innovation so intense, as rightly told by Vibhav Hathi, it felt like the future was being prototyped live. But once the selfies are taken ("I did not expect this."), the founders have to trade in the champagne for a strong cup of chai that needs the perfect balance.

**The core challenge remains: scaling global tech while safeguarding local trust.**

1

## AI FRAUD: HACKING TRUST, NOT FIREWALLS

The new wave of fraud targets human psychology, not systems — deepfakes, voice scams, and AI manipulation.

2

## AI GOVERNANCE & BIAS

Lack of robust AI regulation could lead to ethical misuse, biased credit decisions, and data vulnerability.

3

## CREDIT INFRASTRUCTURE STRESS

Rapid credit digitisation without strong underwriting and fraud analytics could amplify systemic risk.

4

## OVERDEPENDENCE ON UPI

Innovation concentration around UPI may stifle diversity in fintech solutions and global adaptability.

5

## TALENT GAP IN FINTECH

Shortage of skilled professionals in AI, data science, and risk analytics slowing tech adoption.

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**We should refrain from weaponising technology.**

-Nirmala Sitharaman  
Finance Minister of India



# Road Ahead

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Finternet is expanding across 20 ecosystems in four continents, with live implementations across multiple sectors expected by 2026

-Nandan Nilekani  
(Non-executive chairman of Infosys)

“

Credit used to be for crisis now credit is for convenience

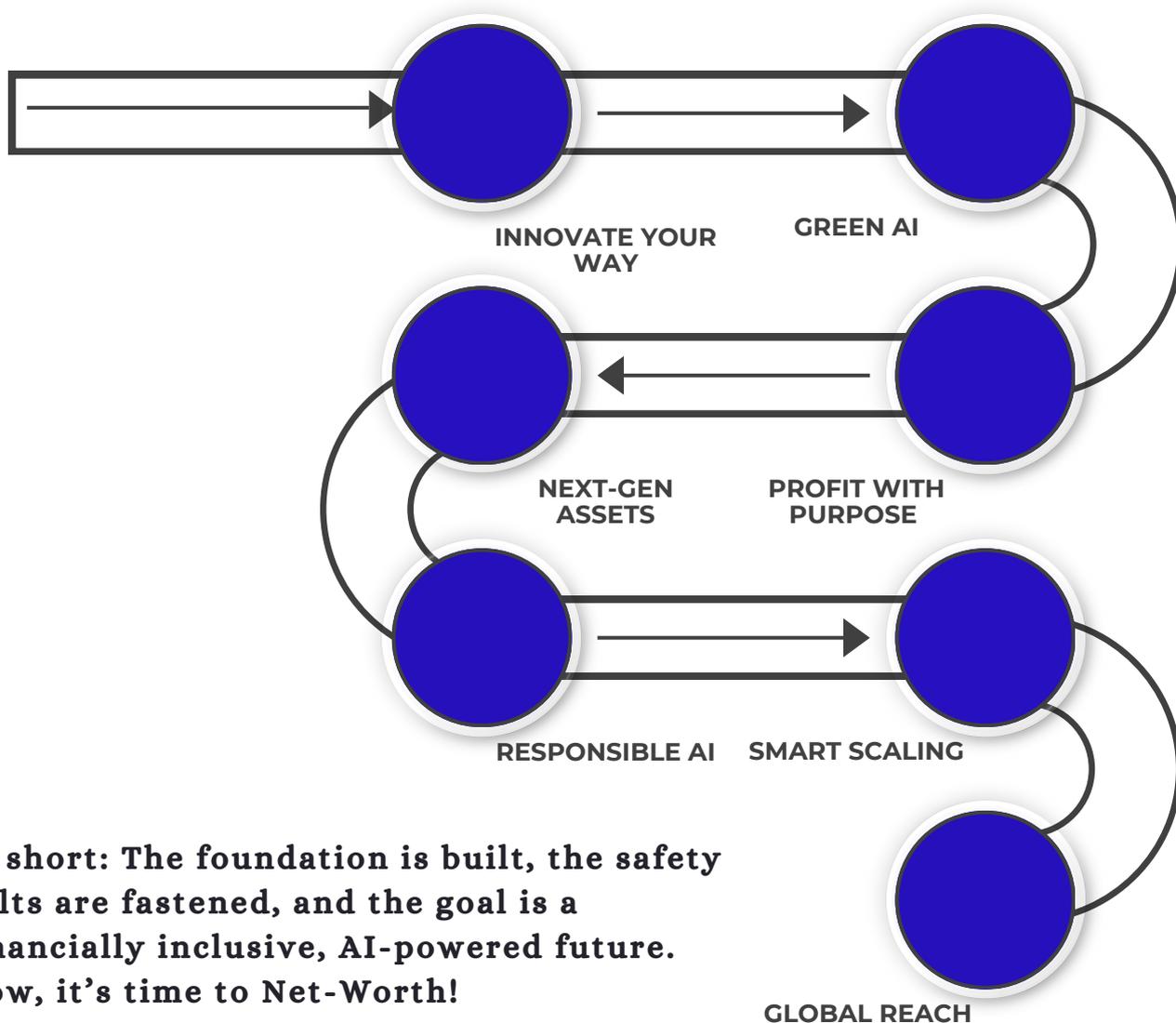
-Mohit Bedi  
(Co-founder, Kiwi)

“

GFF is a great platform to showcase India's strength in fintech and payments. Whether it is UPI or the Jan Dhan-Aadhaar scheme, our innovations are setting benchmarks globally

-Rajesh Mirjankar  
CEO of Kiya.ai

CHARTING THE PATH TO NEXT-GEN FINANCE — SMART, SEAMLESS, AND BUILT FOR THE FUTURE.



In short: The foundation is built, the safety belts are fastened, and the goal is a financially inclusive, AI-powered future. Now, it's time to Net-Worth!

“

Artificial intelligence has moved from the margins to the mainstream. It is reshaping how we design, deliver, and experience financial services, opening doors for efficiency, inclusion, and resilience

-Ajay Kumar Choudhary  
Non-Executive Chairman and  
Independent Director of NPCI

## About SGA PR

At SGA PR, we help ambitious brands shape conversations that drive growth. With over 15 years of leadership in Investor Relations, Public Relations, and Brand & Design, SGA is trusted by some of India's most respected and high-growth companies.

Fintech has been a core focus for us, from IPO preparedness to crafting credible, high-impact narratives in a fast-evolving regulatory landscape. Our integrated approach across strategic counsel, media engagement, and stakeholder communications ensures our clients stay ahead in reputation and relevance.

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Disclaimer: This report constitutes an independent analysis and interpretation of key announcements, regulatory signals, and industry developments observed during the Global Fintech Fest (GFF) 2025.

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