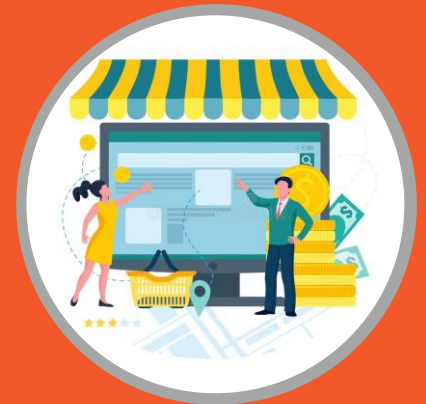




unitus[®]capital

DELIVERING CAPITAL.
CHANGING LIVES.

*A tech-focused impact-first
investment bank*



RBI's FinTech SRO Framework



- **Overview:** RBI's Jan 15 framework recognizes Self-Regulatory Organizations (SROs) for fintech, balancing innovation and regulation for consumer protection.
- **FinTech Impact:** Draft SRO framework highlights fintech's role in transforming financial services, focusing on processes and accessibility.
- **Balancing Act:** RBI stresses balancing innovation and regulatory priorities, favoring self-regulation for optimal FinTech sector contributions.
- **Application Process:** Draft outlines application criteria for SRO-FTs, emphasizing objectivity, credibility, and non-profit representation.
- **Functions and Responsibilities:** SRO-FTs guide members in adhering to standards, laws, and ethical practices, emphasizing consumer protection, data security, and responsible innovation, fostering compliance and transparent communication with the Reserve Bank

RBI's Green Deposit Framework

- Institutions urged to prioritize green deposits before financing projects.
- Proceeds can be in liquid instruments with up to one-year maturity.
- **Key Guidelines**
 - Green deposits tied to ongoing projects, with maturity up to one year.
 - Framework effective for deposits raised by banks post-June 1, 2023.
 - Premature withdrawal allowed; no penalties for non-allocation to projects.
- **Additional Insights**
 - Sovereign green bond investments align with the framework.
 - Banks can offer overdrafts against green deposits per RBI instructions.
 - Green deposits cannot be in foreign currency.
 - Covered by Deposit Insurance and Credit Guarantee Corporation.

SEBI's Revolutionary Proposal: T+0 Settlement Proposal



- Introduces T+0 and instant settlement cycles in addition to T+1. Phased implementation for faster, efficient equity cash transactions.
- **T+0 Settlement Impact:** Mitigates settlement shortages & enhances investor protection. Facilitates instant funds & securities receipt, aligning with UPI trends. Increases operational efficiency, appealing to investors with swift transactions.
- **Implementation Strategy:**
 - Phase 1: Optional T+0 settlement until 1:30 PM, completing by 4:30 PM.
 - Phase 2: Trade-by-trade instant settlement until 3:30 PM.
 - Initial rollout for top 500 listed equity shares, coordinated migration by exchanges.

RBI Proposes Stricter Guidelines for Deposit-Taking Housing Finance Companies (HFCs)



- **Increased Liquid Asset Requirement:** HFCs must now maintain **15% liquid assets against public deposits**, up from 13%, as proposed by RBI.
- **Regulatory Alignment:** RBI aims to harmonize regulations for HFCs and NBFCs, outlining a **deadline of March 2025 for deposit-taking HFCs** to comply.
- **Leverage Ratio Adjustment:** RBI reduces the ceiling on public deposits held by HFCs from 3x to 1.5x of net-owned funds, effective immediately.
- **Deposit Maturity Restructuring:** HFCs restricted to accepting or **renewing deposits repayable within one to five years**, with existing excess deposits allowed to run off till maturity.

Sector	Market Capitalization #	% Change*
Finance		
• Housing	130,306	9.5%
• NBFC's	1,083,980	0.3%
• Lending^	275,936	-1.68%
Agriculture	294,377	5.1%
Climate		
• Power	1,327,115	2.8%
• Oil and Gas	2,650,057	10.8%
• Plastics	172,524	-4.1%

#Market capitalization based on top 5 companies listed in BSE within the sector

*% Change from 18/11/2023-19/01/2023

^Does not include private banks

Company	Funding raised/ Stage
Alt Mobility	\$6.0 Mn: Series A
TrusTrace	\$24.0 Mn: Series B
FinAGG	\$11.0 Mn: Series A
INDRA	\$4.0 Mn: Series A
Upswing	\$4.2 Mn: Seed
Amplus Solar	\$5.9 Mn: Series A
InPrime Finserv	\$3.0 Mn: Series A
CureBay	\$7.5 Mn: Series A
Amaha	\$6.0 Mn: Series A

Select fundraises from Beginning January 2024 to Mid January 2024

Thank You
