



The  
Digital  
Fifth

# INDIAN FINTECH FUNDING ANALYSIS

# 2021

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Sameer Singh Jaini  
Founder & CEO  
The Digital Fifth





# About us

The Digital Fifth is India's first Fintech Consulting and Advisory firm.

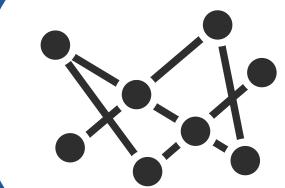
Since its inception in 2017, The Digital Fifth has been the go-to solution finder for Banks, NBFCs, Fintechs and other BFSI entities across the board.

We work closely with our clients to find and implement synergistic partnerships, connect with the right customers, execute product roadmaps and help them gain a unique positioning in the industry.

Have Mentored  
Leading Founders &  
Digital Leaders

Sizeable Network in  
Fintech Industry

Amongst the Largest  
Players in this segment  
in Asia



Recognized as strong  
influencers on Fintech,  
Digital & Open Banking

# WHAT WE DO

## Consulting

We provide bespoke solutions for the digital evolution journeys of clients ranging from established BFSI organizations to emerging gamechangers alike.

## Partnerships

We advise Fintechs on go-to-market strategies and enable strategic tie-ups between them and BFSI customers.

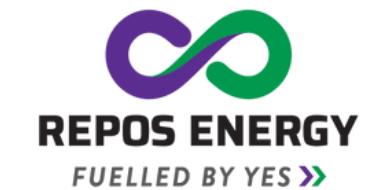
## Training

We have conducted over 30+ certification programs & have trained 4000+ participants in various segments in Fintech.

## Hiring

We leverage our network to help BFSI entities source and recruit skilled talent.

# OUR CUSTOMERS



# OUR CUSTOMERS





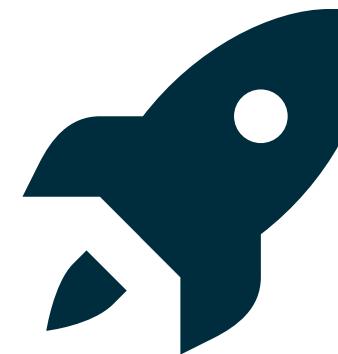
# INDIAN FINTECH FUNDING OVER PAST 5 YEARS



Source: Venture Intelligence & The Digital Fifth analysis



# WHAT WE PREDICTED



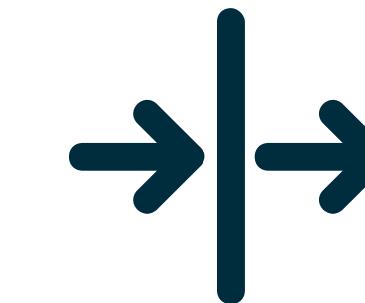
200+ startups will be funded



\$3 B to \$4 B will be funded



SME Neobanks | Lending Fintechs | Insurtechs |  
Fintech Enablers | Embedded Finance



Marketplace Platforms | Wealthtech |  
Retail Neobanks | Regtech

# 21 INDIAN FINTECH UNICORNS

Flurry of Unicorns in 2021: Growth in one year twice that of past 5 years

2021



14

2020



2

2018



4

2015



1

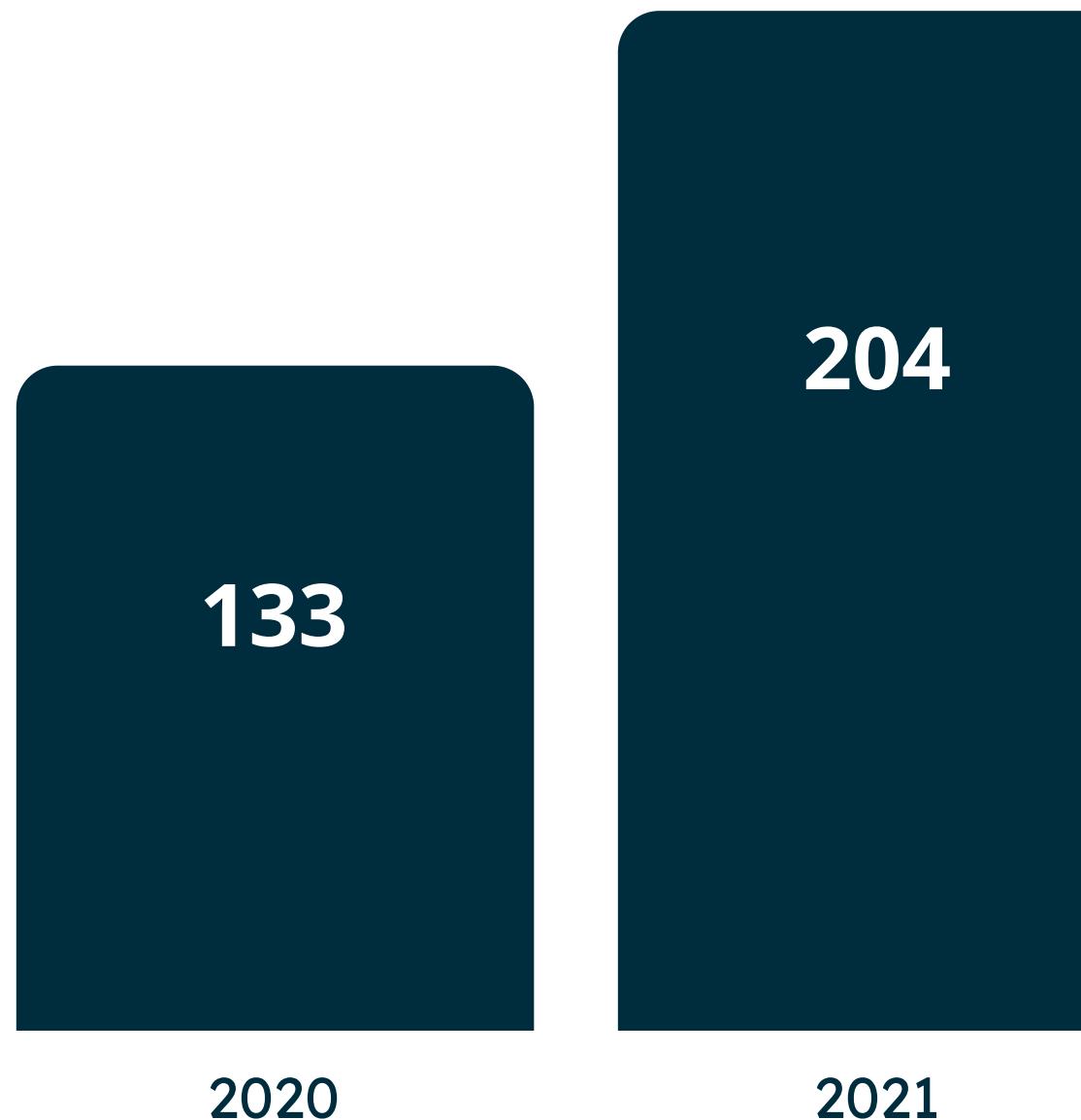
# TOP 30 INVESTMENTS

 <b>Razorpay</b>	Payments	\$375 M	 <b>CredAvenue</b>	Lending	\$90 M
 <b>BharatPe</b>	Payments	\$370 M	 <b>one card</b>	Lending	\$76 M
 <b>PhonePe</b>	Payments	\$350 M	 <b>KreditBee</b>	Lending	\$75 M
 <b>Pine Labs</b>	Payments	\$315 M	 <b>policybazaar.com</b>	Insurtech	\$75 M
 <b>COINSWITCH KUBER</b>	Crypto Exchange	\$260 M	 <b>clear</b>	Regtech	\$75 M
 <b>ACKO</b>	Insurtech	\$255 M	 <b>uni</b>	Lending	\$70 M
 <b>CRED</b>	Payments	\$251 M	 <b>JUSPAY</b>	Payments	\$60 M
 <b>Groww</b>	Wealthtech	\$251 M	 <b>LeapFinance</b>	Lending	\$55 M
 <b>zeta</b>	Payments	\$250 M	 <b>zest</b>	Lending	\$50 M
 <b>slice</b>	Lending	\$220 M	 <b>CAPITAL FLOAT</b>	Lending	\$50 M
 <b>digit</b>	Insurtech	\$200 M	 <b>fi</b>	Open Banking	\$50 M
 <b>of business</b>	Lending	\$160 M	 <b>RenewBuy.com</b>	Insurtech	\$45 M
 <b>KhataBook</b>	Open Banking	\$100 M	 <b>Jupiter</b>	Open Banking	\$45 M
 <b>OPEN</b>	Open Banking	\$100 M	 <b>smallcase</b>	Wealthtech	\$40 M
 <b>CoinDCX</b>	Crypto Exchange	\$90 M	 <b>Simpl</b>	Lending	\$40 M



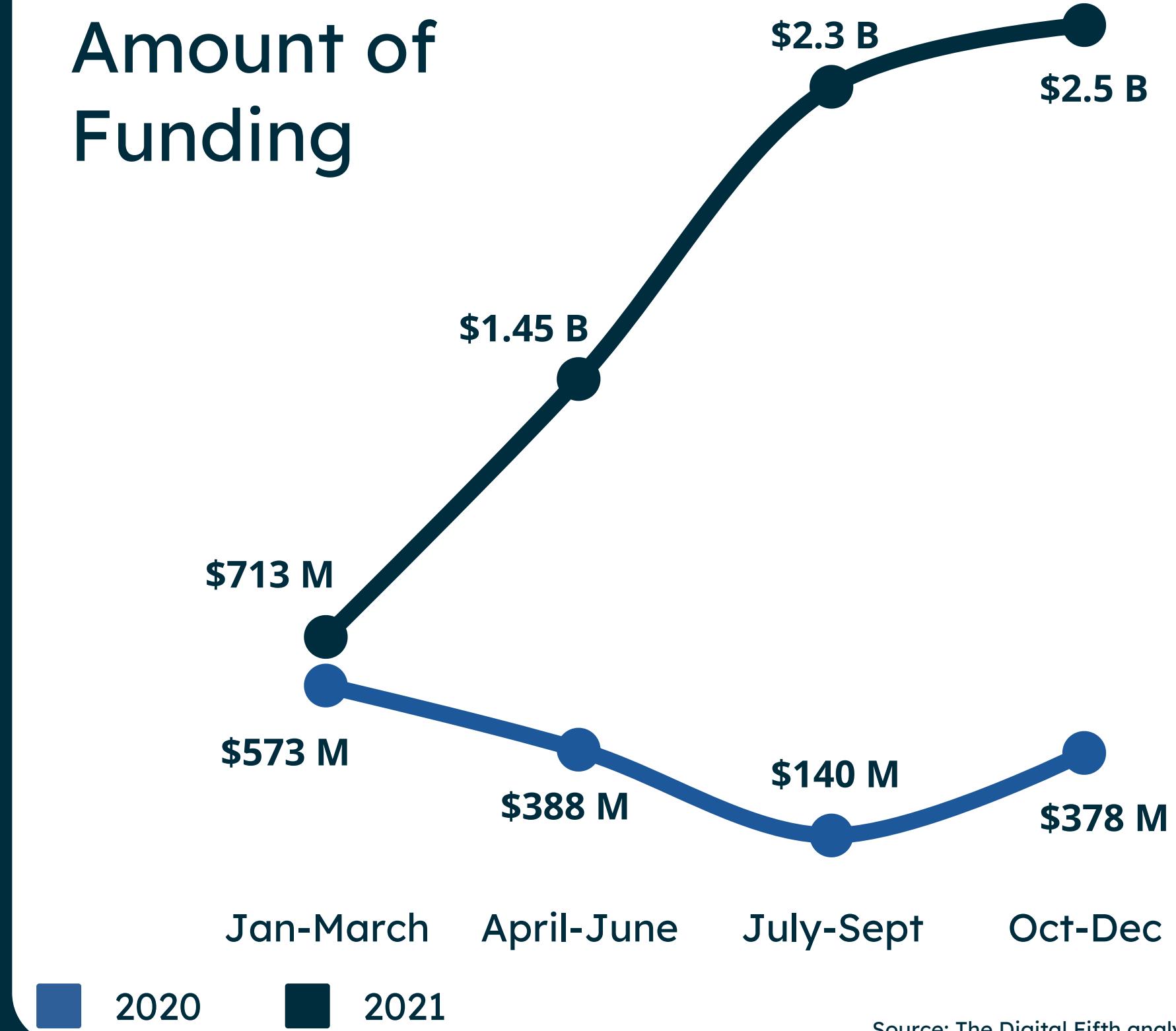


## Startups Funded



Source: The Digital Fifth analysis

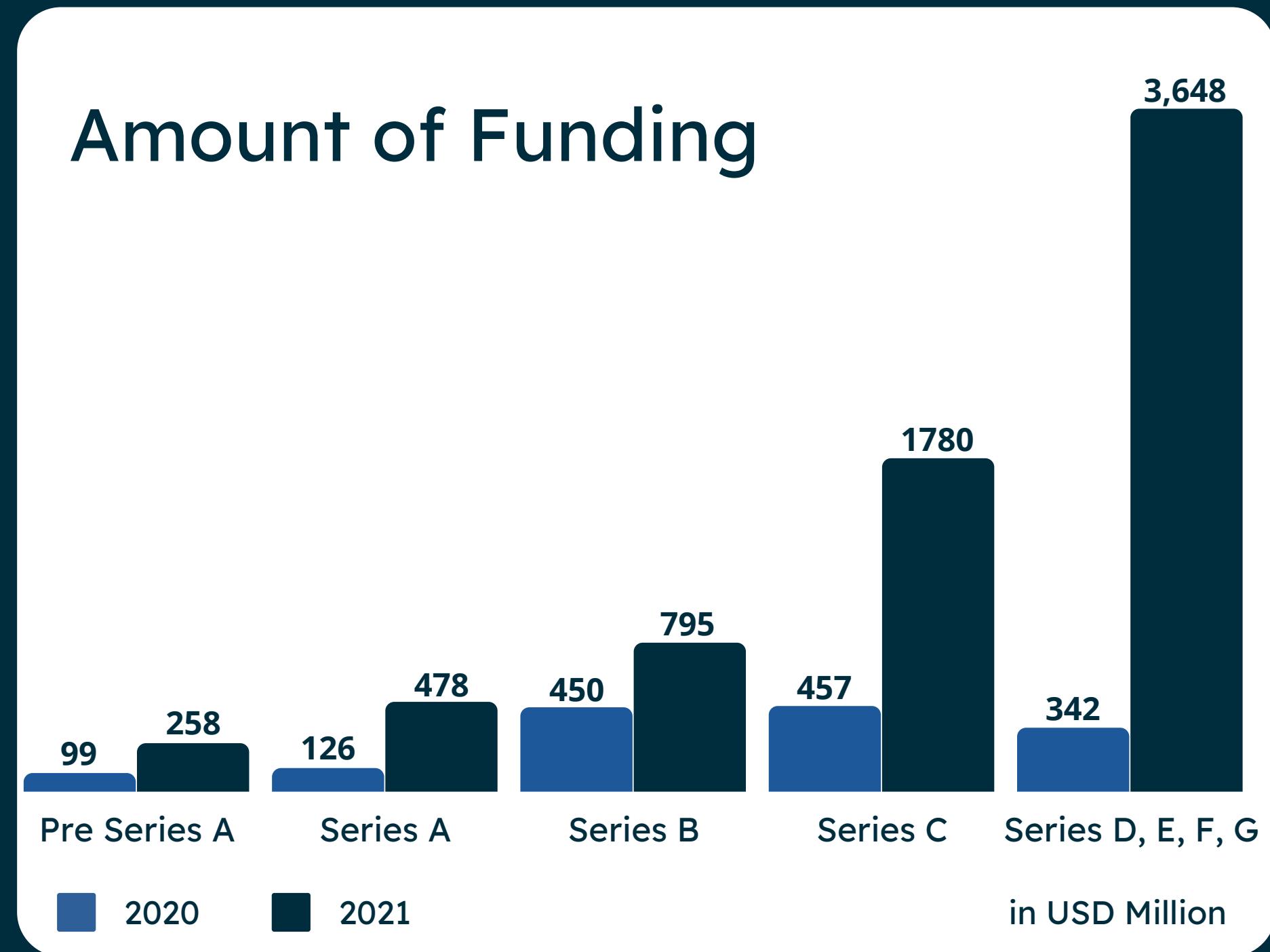
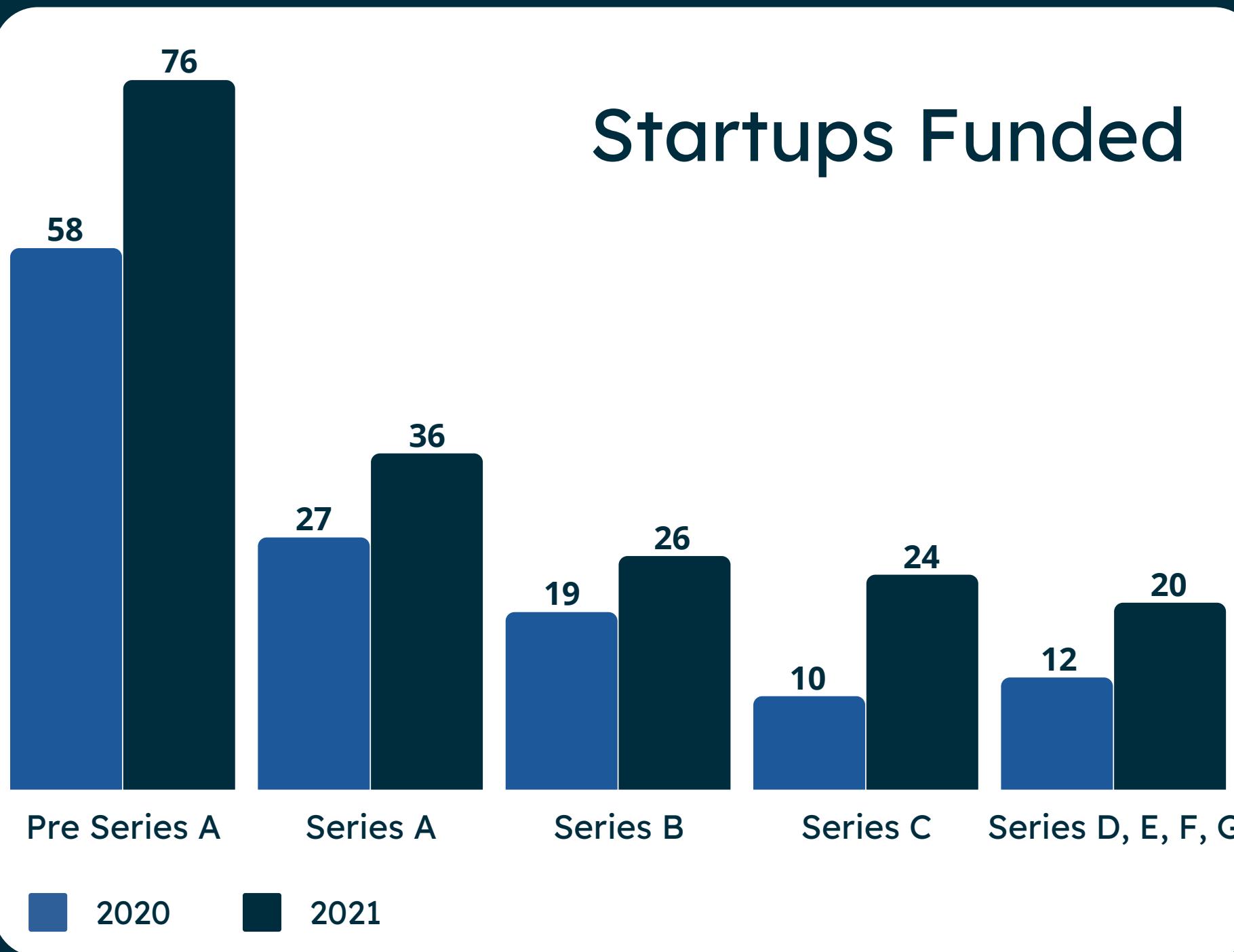
## Amount of Funding



Source: The Digital Fifth analysis

# INDIAN FINTECH FUNDING: 2020 VS 2021

## Growth across all stages



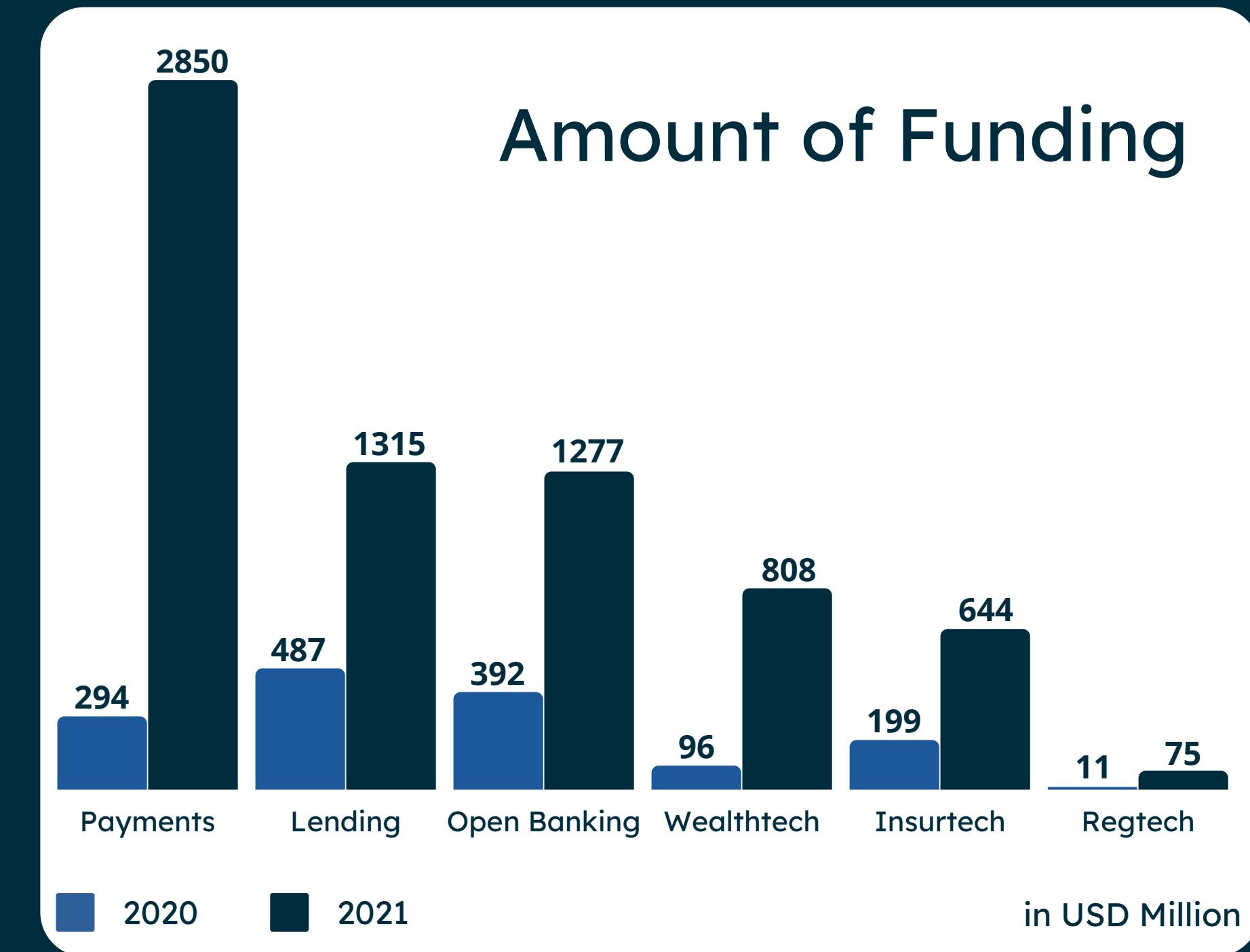
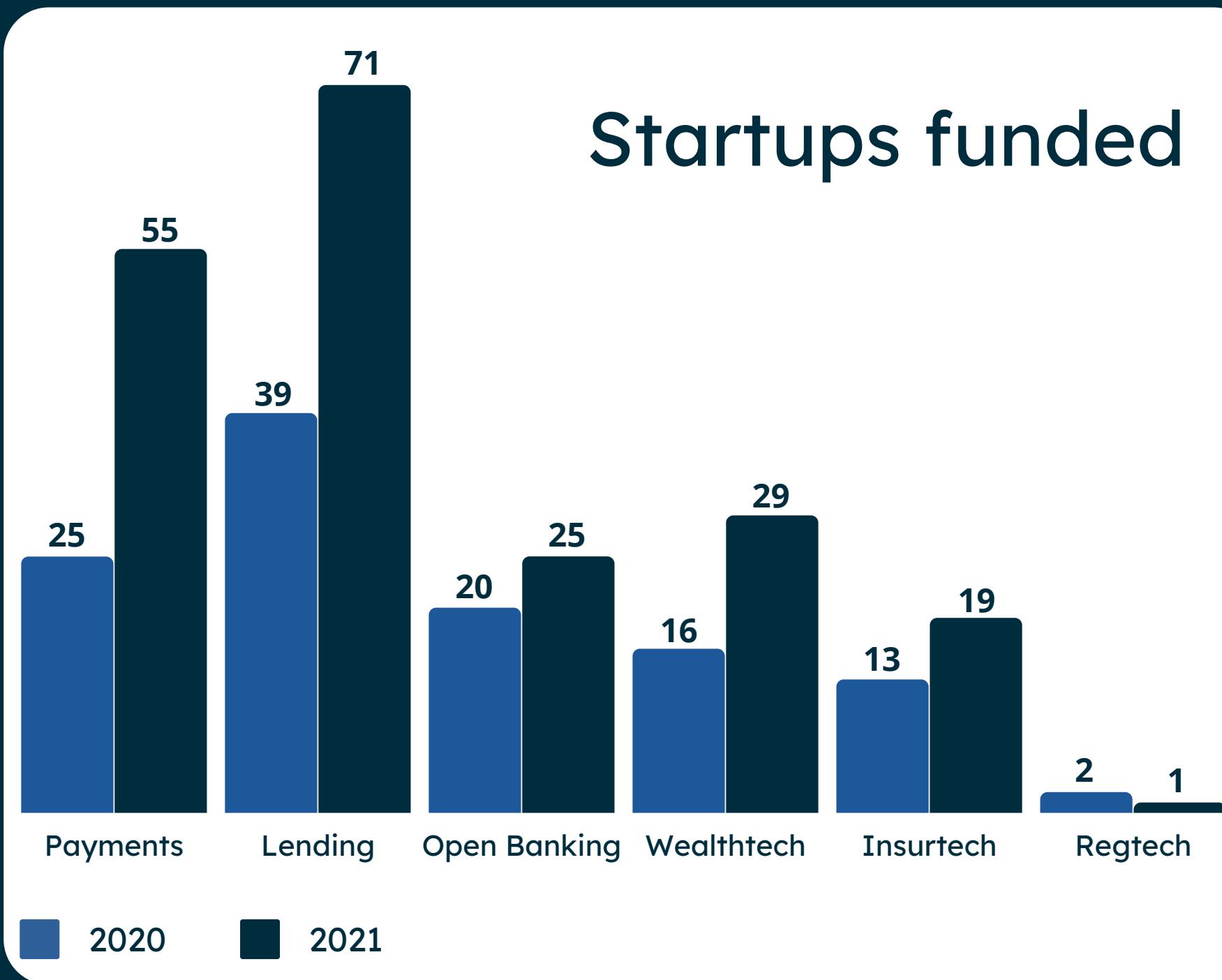
Source: The Digital Fifth analysis

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# INDIAN FINTECH FUNDING: 2020 VS 2021

## Growth across all segments

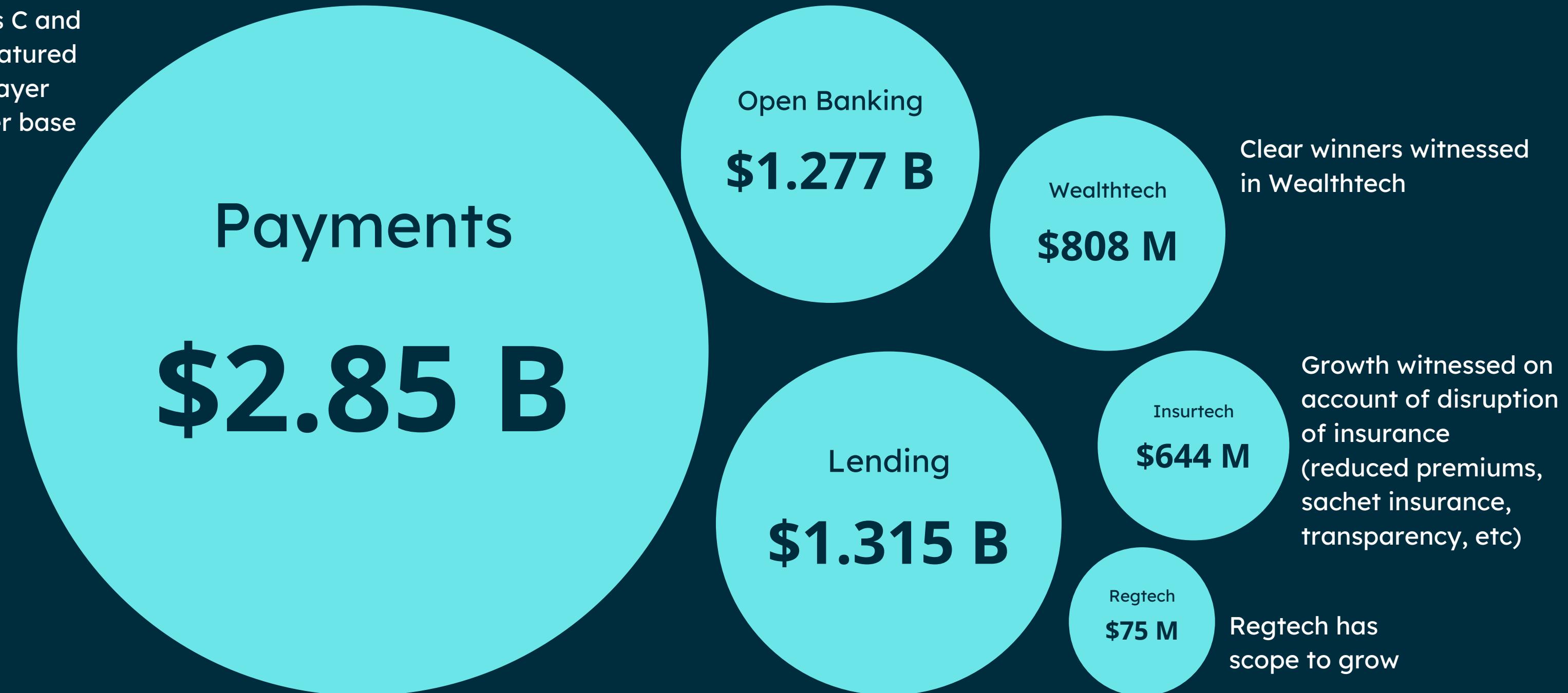


Source: The Digital Fifth analysis

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# INDIAN FINTECH FUNDING

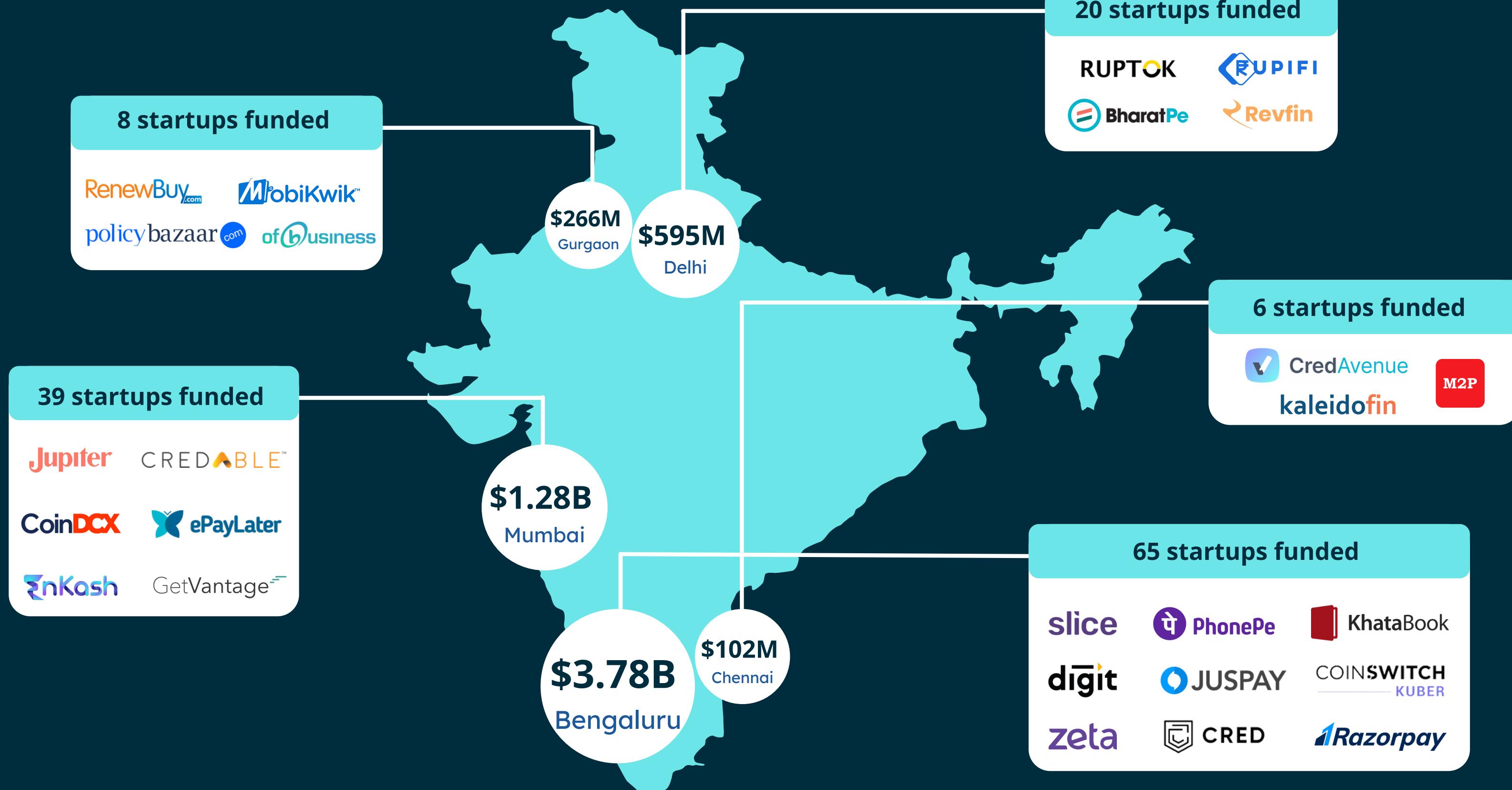
B2C Startups with Series C and upward funding have matured and have engagement layer with their retail customer base



Source: The Digital Fifth analysis



# INDIAN FINTECH FUNDING



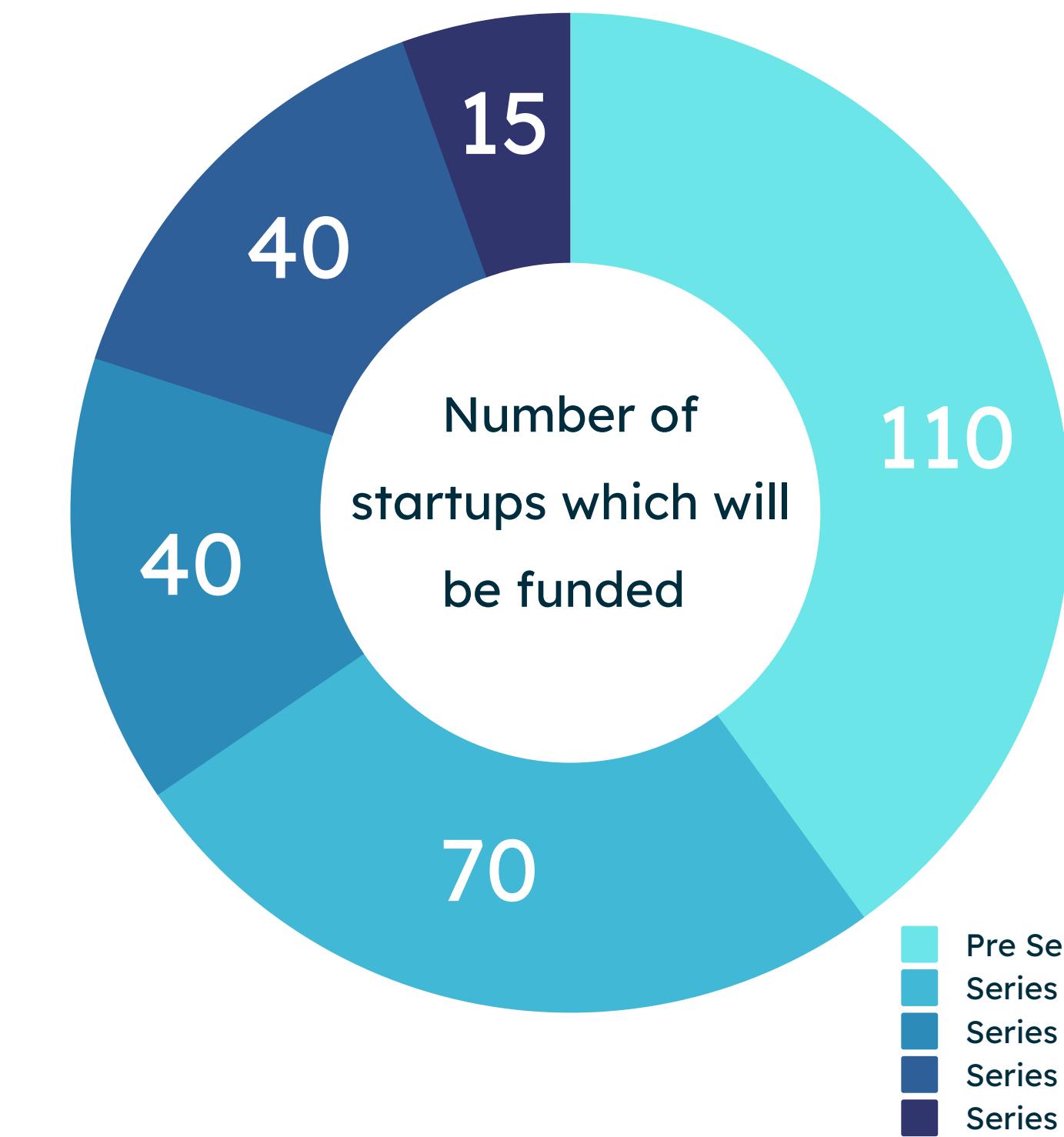
Source: The Digital Fifth analysis



2022 will see

**\$9-11 B**

in **total** funding





## Impact & Usage of Funding



Companies will hire skilled talent in droves to achieve their vision



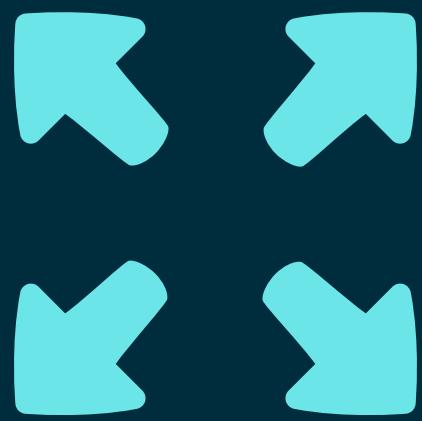
Marketing spend will increase. More fintech companies will advertise via television and newspaper



With products reaching maturity, startups are looking outward and investing in foreign markets

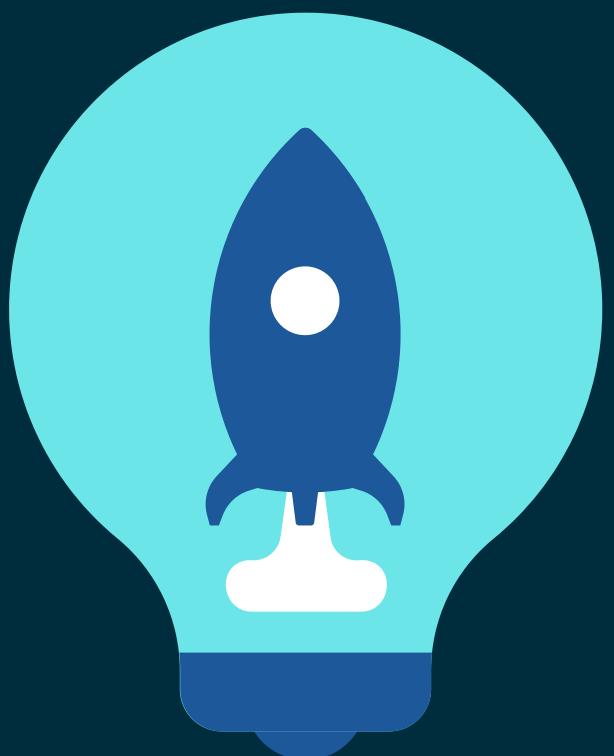


More fintech companies will go for acquisitions to expand their capability

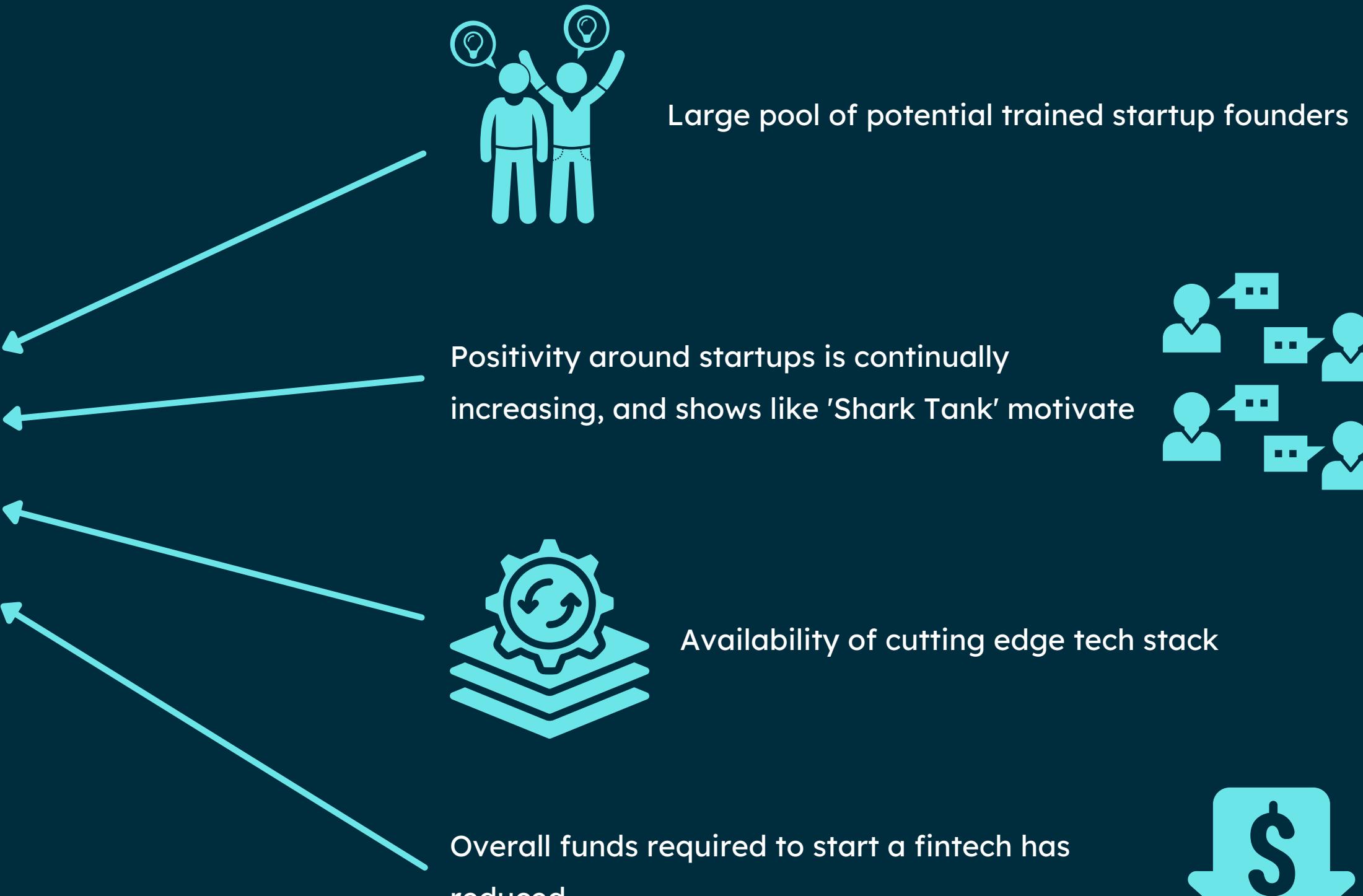


Fintechs will expand their product suite

# INDIAN FINTECH FUNDING: 2022 TRENDS



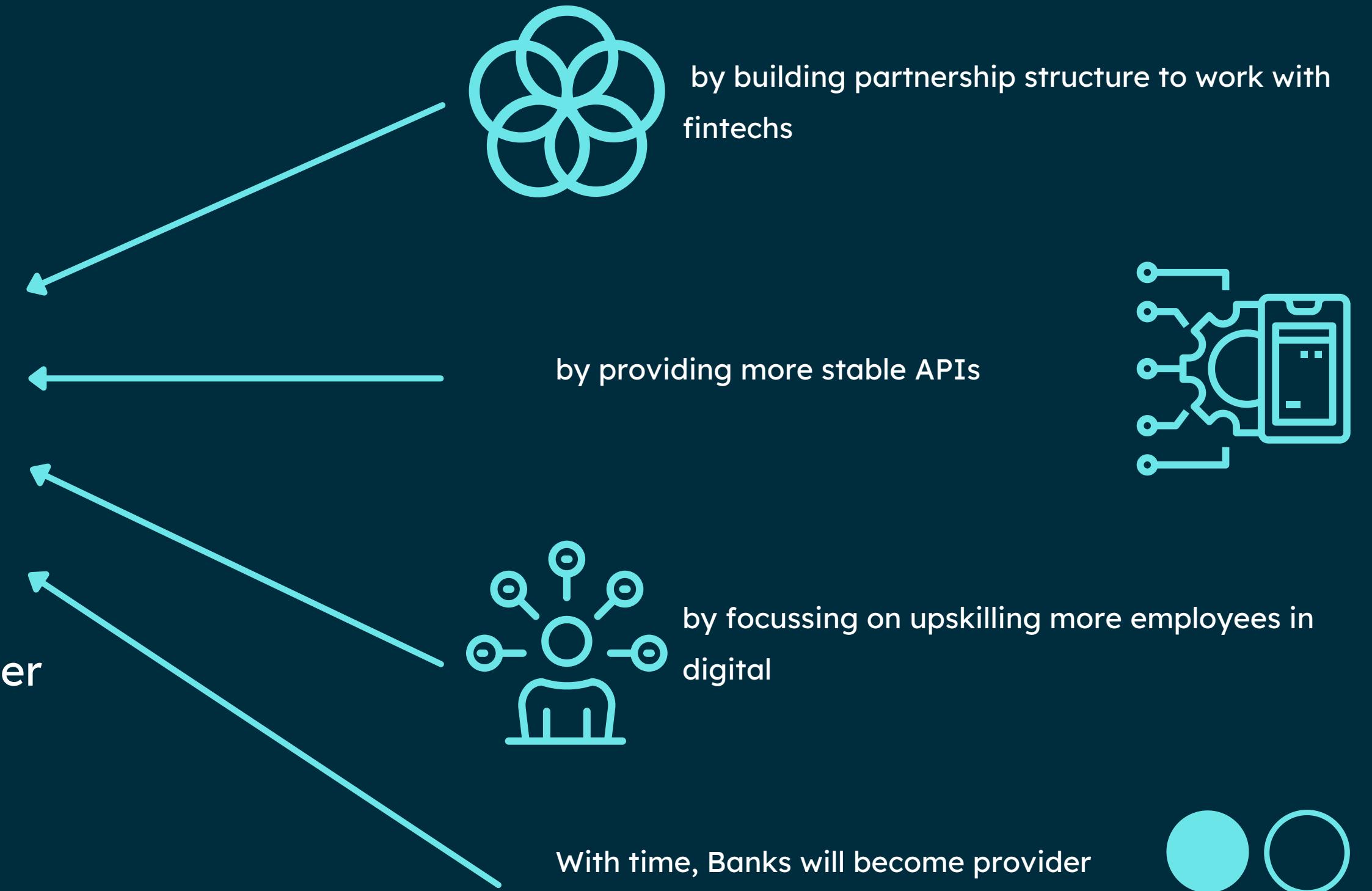
Gear up for a tsunami of  
Fintech startups ahead

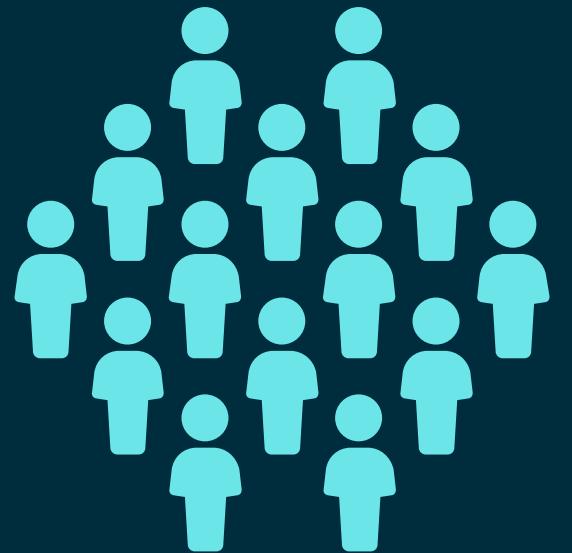


# INDIAN FINTECH FUNDING: 2022 TRENDS



Banks & NBFCs will foster  
growth in fintech





More individuals will look search for jobs in Fintech



India is still in the 1st Phase of Fintech



# Executive Program in Fintech Open Banking and Financial Blockchain



Interactive Session from Industry Experts – Fintech, Payments, Open Banking, Wealth, Insurance



Online Live & Offline Recorded Sessions through Zoom – 130 Hours, 4 Months



Case Studies based approach, Capstone Projects and Assessments



Participants workshop for building business models

Course commences  
in **February 2022**

[Click here to learn more](#)  
Reach out to us at [sreekant@thedigitalfifth.com](mailto:sreekant@thedigitalfifth.com)

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