

S.No	Master Category	Sub-Categories	Evaluation Criteria	Weightage
1	LendTech	Best Digital Lending Platform	Technology & Innovation	25%
			Scale & Operational Maturity	20%
			Financial Inclusion Impact	25%
			Customer Governance & Ethics	15%
			Platform Differentiation	15%
2	LendTech	Best Usage of AI/ML in Lending Platform	Innovation in AI/ML Application	40%
			Measurable Business & Customer Impact	30%
			Ethical AI & Compliance	20%
			Scalability & Industry Influence	10%
3	LendTech	Best Peer-to-Peer Lending Platform	Innovation in P2P Lending Model	30%
			Operational Scale & Maturity	25%
			Regulatory Compliance & Governance	20%
			Transparency & User Empowerment	15%
			Differentiation & Ecosystem Role	10%
4	LendTech	Excellence in Consumer Lending Services	User Journey Design & Communication	30%
			Customer Service & Support	25%
			Scale & Reach	20%
			Accessibility & Inclusion	15%
			Transparency & Trust Practices	10%
5	InsurTech	Best Digital Insurance Platform	User Experience & Interface Design	30%
			Product Coverage & Digital Enablement	25%
			Innovation in Education & Personalization	20%
			Claims & Customer Support Journey	15%
			Regulatory Compliance & Data Ethics	10%
6	InsurTech	Innovation in Claim Management	Process Efficiency & Innovation	35%
			Claimant Experience Enhancement	30%
			Business Impact & Scalability	20%
			Regulatory Compliance & Data Handling	15%
7	InsurTech	Best Use of AI/ML in Insurance	AI/ML Innovation & Application	40%
			Business Impact	30%
			Scalability & Adaptability	20%
			Regulatory Compliance & Transparency	10%
8	InsurTech	Excellence in Customer Experience	Customer-Centric Design & Usability	35%
			Proactive Communication & Engagement	25%
			Innovation in Service Delivery	20%
			Customer Support & Grievance Resolution	15%
			Data Privacy & Ethical Practices	5%
9	WealthTech	Excellence in Customer Experience	Investment Tools & Advisory Intelligence	30%
			User Experience & Accessibility	25%
			Scale & Market Reach	20%
			Transparency & Compliance	15%
			Innovation & Differentiation	10%
10	WealthTech	Excellence in Robo-Advisory Services	Advisory Intelligence & Personalization	30%
			User Experience & Accessibility	25%
			Scale & Impact	20%
			Compliance & Transparency	15%
			Innovation & Automation	10%

11	WealthTech	Best Digital Investment Platform	Platform Functionality & Accessibility	30%
			Transactional Efficiency & Scale	25%
			User Empowerment Tools	20%
			Transparency & Compliance	15%
			Innovation & Differentiation	10%
12	WealthTech	Innovative Wealth Planning Tools	Goal Planning Intelligence & Flexibility	30%
			User Empowerment & Financial Literacy	25%
			Experience & Visual Engagement	20%
			Practical Adoption & Outcomes	15%
			Innovation in Planning Logic	10%
13	PayTech	Best UPI-Based Digital Payment Solution	Innovation & Technological Advancements	40%
			User Adoption & Engagement	30%
			Security & Compliance	20%
			Customer Experience	10%
14	PayTech	Excellence in Payment Gateway Solutions	Innovation & Technological Advancements	40%
			Security & Compliance	30%
			Scalability & Reliability	20%
			Customer Impact & Experience	10%
15	PayTech	Best Wallet Payment Solution	Innovation & Technological Advancements	40%
			Security & Compliance	30%
			User Adoption & Engagement	20%
			Customer Experience	10%
16	PayTech	Best Payment Fraud Prevention Technology	Detection Accuracy & Speed	30%
			Technology Sophistication	25%
			Integration & Flexibility	20%
			Compliance & Data Governance	15%
			Proven Impact & Case Outcomes	10%
17	RegTech	Best Regulatory Compliance Solution	Functional Coverage & Relevance	30%
			Automation & Efficiency	25%
			Adaptability & Regulatory Intelligence	20%
			Data Security & Audit Readiness	15%
			Client Impact & Satisfaction	10%
18	RegTech	Innovation in Anti-Money Laundering (AML)	Technology Sophistication & Innovation	30%
			Effectiveness & Accuracy	25%
			Regulatory Alignment	20%
			Integration & Case Management	15%
			Impact & Proven Outcomes	10%
19	RegTech	Excellence in Risk & Compliance Automation	Automation Depth & Flexibility	30%
			Operational Efficiency Gains	25%
			Regulatory Alignment	20%
			Integration & Reporting	15%
			Client Outcomes	10%
20	RegTech	Best Regulatory Reporting Platform	Reporting Efficiency & Automation	30%
			Compliance Readiness	25%
			Platform Usability & Integration	20%
			Governance & Data Integrity	15%
			Client Impact	10%
21	Cards	Best Prepaid Card Solution	User Experience & Accessibility	25%
			Security & Compliance	20%
			Scale & Usage	20%

			Financial Inclusion Impact	15%
			Innovation & Value-Added Features	20%
22	Cards	Best Corporate Card with Rewards Program	Expense Management & Control Features	35%
			Rewards & Value Delivery	30%
			Integration & Usability	20%
			Security & Adoption Impact	15%
23	Cards	Best Co-Branded Credit card	Innovation & Value Proposition	30%
			Rewards & Benefits	25%
			Consumer Engagement & Adoption	20%
			Impact on Brand Loyalty	15%
			Marketing & Partnership Success	10%
24	Special Awards	Lending Innovator of the Year (Organisation)	Innovation & Differentiation	40%
			Early Market Impact	30%
			Inclusion & Problem Solving	20%
			Governance & Compliance	10%
25	Special Awards	Top LendTech Entrepreneur (Individual)	Innovation & Impact	35%
			Leadership & Vision	30%
			Industry Recognition & Growth	20%
			Ethical Standards & Contribution to Ecosystem	15%
26	Special Awards	InsureTech Leader of the Year (Individual)	Innovation & Impact	40%
			Leadership & Vision	30%
			Industry Recognition & Growth	20%
			Regulatory & Ethical Standards	10%
27	Special Awards	InsurTech Product Excellence of the Year (Organisational)	Product Innovation & Technology Depth	40%
			Customer/Business Impact	30%
			Scalability & Market Fit	20%
			Regulatory & Ethical Standards	10%
28	Special Awards	WealthTech Innovator of the Year (Individual)	Innovation & Disruption	40%
			Impact & Measurable Success	30%
			Leadership & Vision	20%
			Ethical Standards & Contribution to the Industry	10%
29	Special Awards	Best WealthTech Thought Leader (Individual)	Thought Leadership & Impact	40%
			Industry Recognition & Influence	30%
			Advocacy & Adoption of Emerging Technologies	20%
			Ethical Standards & Integrity	10%
30	Special Awards	PayTech Innovator of the Year (Individual)	Innovation & Vision	40%
			Execution Impact	30%
			Industry Influence	20%
			Ethical & Inclusive Innovation	10%
31	Special Awards	PayTech Visionary of the Year (Individual)	Innovation & Groundbreaking Solutions	40%
			Leadership & Influence	30%
			Industry Impact & Measurable Success	20%
			Ethical Standards & Responsible Innovation	10%
32	Special Awards	RegTech Leader of the Year (Individual)	Innovation & Impact	40%
			Leadership & Strategic Influence	30%
			Industry Adoption & Measurable Success	20%
			Ethical Standards & Responsible Innovation	10%

33	Special Awards	Top Innovator in Compliance and Risk (Individual)	Innovation & Impact	40%
			Leadership & Strategic Influence	30%
			Measurable Success & Industry Adoption	20%
			Ethical Standards & Responsible Innovation	10%
34	Special Awards	NeoBank CEO of the Year (Individual)	Innovation & Market Disruption	40%
			Leadership & Strategic Growth	30%
			Customer-Centric Approach	20%
			Industry Influence & Recognition	10%
35	Special Awards	Excellence in NeoBank Product Innovation (Organisational)	Product Innovation & Uniqueness	40%
			Impact & Adoption	30%
			Scalability & Sustainability	20%
			Regulatory Compliance & Security	10%