

Master Category	Category	Evaluation Criteria	Percentage
LendTech	Best Digital Lending Platform	Technology & Innovation	25%
		Scale & Operational Maturity	20%
		Contribution towards Financial Inclusion, especially in less banked areas	15%
		Customer Governance, code of conduct & Ethics	25%
LendTech	Best Usage of AI/ML in Lending Platform	Platform's Unique Differentiating Functionality(ies)	15%
		Innovation in AI/ML Application in the Customer Journey and Lifecycle of Lend	40%
		Measurable KPIs of Impact on Business & Customer's convenience/satisfac	30%
		AI Governance, Ethical usage of AI & Adherence to Meity AI Governance Fram	20%
LendTech	Best Peer-to-Peer Lending Platform	How usage of AI/ML platforms have led to scalability & Industry Influence	10%
		Innovation in P2P Lending Model along with measurable impact of Innovation	30%
		Operational Scale of Platform & Maturity in terms on resilience and customer	25%
		Adherence to Regulatory directions, guidelines, Code of conduct and Govern	20%
Lendtech	Embedded Finance Platform (Lending as a Service)	Transparency & User Empowerment	15%
		Differentiation (in terms of Functionality and performance & Ecosystem Role	10%
		API Architecture, Modularity & Integration Capabilities	30%
		Lending Innovation & Embedded Use-Case Enablement	25%
Lendtech	Best SME Lending Platform	Risk Management, Underwriting & Credit Decisioning	20%
		Compliance, Data Security & Regulatory Adherence	15%
		Scalability, Partner Adoption & Transaction Impact	10%
		MSME-Focused Product Design & Lending Innovation	30%
LendTech	Excellence in Consumer Lending Services	Credit Assessment, Underwriting & Risk Management	25%
		Speed, Ease of Access & Digital Loan Journey	20%
		Compliance, Transparency & Responsible Lending	15%
		Scale, Reach & MSME Impact	10%
Lendtech	Excellence in Customer Experience	Consumer Journey Design & Communication	30%
		Customer Service & Support, leveraging the AI based Chatbots	25%
		Scale & Reach iast 5 years	20%
		Creating accessi & Inclusion for Un or lessn	15%
Lendtech	Excellence in Customer Experience	Transparency, Code of conduct , governance & Trust Practices	10%
		Customer Onboarding, Ease of Access & Digital Journey	30%
		Transparency, Communication & Borrower Awareness	25%
		Speed, Convenience & Disbursement Experience	20%
InsurTech	Best Digital Insurance Platform	Customer Support, Servicing & Grievance Resolution	15%
		Customer Adoption, Satisfaction & Engagement Metrics	10%
		User Experience & Interface Design	30%
		Product Coverage & Digital Enablement	25%
InsurTech	Innovation in Claim Management	Innovation in Education & Personalization	20%
		Claims & Customer Support Journey	15%
		Regulatory Compliance & Data Ethics	10%
		Process Efficiency & Innovation	35%
InsurTech	Best Use of AI/ML in Insurance	Claimant Experience Enhancement	30%
		Business Impact & Scalability	20%
		Regulatory Compliance & Data Handling	15%
		AI/ML Innovation & Application	40%
InsurTech	Excellence in Customer Experience	Business Impact	30%
		Scalability & Adaptability	20%
		Regulatory Compliance & Transparency	10%
		Customer-Centric Design & Usability	35%
		Proactive Communication & Engagement	25%
		Innovation in Service Delivery	20%

		Customer Support & Grievance Resolution	15%
		Data Privacy & Ethical Practices	5%
InsurTech	Innovative Insurance Marketplace Platform	Marketplace Design, User Experience & Accessibility	30%
		Product & Insurer Ecosystem Enablement	25%
		Innovation & Technology Enablement	20%
		Trust, Transparency & Compliance	15%
WealthTech	Best Wealth Management Solution	Scalability, Adoption & Transaction Enablement	10%
		Product Offering, Asset Coverage & Solution Comprehensiveness	30%
		Investment Strategy, Advisory & Portfolio Management Capabilities	25%
		User Experience, Personalisation & Customer Journey	20%
		Technology & Innovation in Wealth Management	15%
WealthTech	Excellence in Robo-Advisory Services	Client Adoption, Engagement & Assets Under Management Growth	10%
		Advisory Intelligence & Personalization	30%
		User Experience & Accessibility	25%
		Scale & Impact	20%
		Compliance & Transparency	15%
WealthTech	Best Digital Investment Platform	Innovation & Automation	10%
		Platform Functionality & Accessibility	30%
		Transactional Efficiency & Scale	25%
		User Empowerment Tools	20%
		Transparency & Compliance	15%
WealthTech	Innovative Wealth Planning Tools	Innovation & Differentiation	10%
		Goal Planning Intelligence & Flexibility	30%
		User Empowerment & Financial Literacy	25%
		Experience & Visual Engagement	20%
		Practical Adoption & Outcomes	15%
PayTech	Excellence in Payment Gateway Solutions	Innovation in Planning Logic	10%
		Security, Fraud Prevention & Compliance	30%
		Transaction Reliability, Speed & Success Rate	25%
		Multi-Payment Method Support & Checkout Experience	20%
		Ease of Integration & Developer Enablement	15%
PayTech	Best UPI-Based Digital Payment Solution	Scalability, Adoption & Merchant Impact	10%
		Leveraging AI/ML and other innovative practices & Technological Advancements	40%
		User Adoption & Engagement	30%
		Fraud Prevention, Cyber Security & Regulatory Compliance	20%
PayTech	Best Payment Fraud Prevention Technology	Practices impacted Growth of Customers & transactions and Enhancing Customer Experience	10%
		Detection Accuracy & Speed	30%
		Technology Sophistication	25%
		Integration & Flexibility	20%
		Compliance & Data Governance	15%
PayTech	Best Merchant Payments Platform	Proven Impact & Case Outcomes	10%
		Merchant Onboarding & Coverage (QR, Sound Devices & PoS)	30%
		Platform Reliability, Speed & Transaction Success	25%
		Innovation in Merchant Solutions & Value-Added Services	20%
		Ease of Integration, Deployment & Merchant Support	15%
PayTech	Personal Finance Management	Scalability, Adoption & Transaction Volumes	10%
		Budgeting, Expense Tracking & Financial Insights	30%
		Savings, Investment & Goal-Based Planning Enablement	25%
		Credit Score Monitoring & Credit Health Features	20%
		User Experience, Personalization & Accessibility	15%
		Adoption, Engagement & Behavioral Impact	10%

PayTech	Best Cross Border Payments Innovations	Cross-Border Transaction Efficiency, Speed & Cost Optimization	30%
		Innovation in FX Management & Settlement Mechanisms	25%
		Global Network Coverage & Corridor Enablement	20%
		Compliance, Security & Regulatory Adherence	15%
PayTech	Best Wallet Payment Solution	Scalability, Adoption & Volume Growth	10%
		Innovation & Technological Advancements	40%
		Fraud Prevention, Cyber Security & Regulatory Compliance	30%
		User Adoption & Engagement	20%
RegTech	Best Regulatory Compliance Solution	Practices impacted Growth of Customers & transactions and Enhancing Cust	10%
		Functional Coverage & Relevance	30%
		Automation & Efficiency	25%
		Adaptability & Regulatory Intelligence	20%
RegTech	Innovation in Anti-Money Laundering (AML)	Data Security & Audit Readiness	15%
		Client Impact & Satisfaction	10%
		Technology Sophistication & Innovation	30%
		Effectiveness & Accuracy	25%
RegTech	Excellence in Risk & Compliance Automation	Regulatory Alignment	20%
		Integration & Case Management	15%
		Impact & Proven Outcomes	10%
		Automation Depth & Flexibility	30%
RegTech	Best Regulatory Reporting Platform	Operational Efficiency Gains	25%
		Regulatory Alignment	20%
		Integration & Reporting	15%
		Client Outcomes	10%
RegTech	Best Regulatory Reporting Platform	Reporting Efficiency & Automation	30%
		Compliance Readiness	25%
		Platform Usability & Integration	20%
		Governance & Data Integrity	15%
Cards	Best Prepaid Card Solution	Client Impact	10%
		User Experience & Accessibility	25%
		Fraud Prevention, Cyber Security & Regulatory Compliance	20%
		Scale interms of Issuance. Transactions and Usage	20%
Cards	Best Corporate Card with Rewards Program	Impact on Financial Inclusion Impact	15%
		Innovation & Value-Added Features	20%
		Expense Management & Control Features	35%
		Rewards & Value Delivery	30%
Cards	Best Co-Branded Credit Card	Integration (if any) & Usability	20%
		fraud prevention, Cyper Security & Adoption Impact	15%
		Innovation & Value Proposition	30%
		Rewards & Benefits	25%
Special Awards	Lending Innovator of the Year (Organisation)	Consumer Engagement & Adoption	20%
		Impact on Brand Loyalty	15%
		Marketing & Partnership Success	10%
		Innovation & Differentiation	40%
Special Awards	Top LendTech Entrepreneur (Individual)	Early Market Impact	30%
		Inclusion & Problem Solving	20%
		Governance & Compliance	10%
		Innovative design and practices & Impact on Growth	35%
		Practices impacted Growth of Customers & transactions and Enhancing Cust	30%
		Industry Recognition & Growth	20%
		Ethical Standards & Contribution to Ecosystem	15%

Special Awards	InsureTech Leader of the Year (Individual)	Innovative design and practices & Impact on Growth	40%
		Practices impacted Growth of Customers & transactions and Enhancing Cust	30%
		Industry Recognition & Growth	20%
Special Awards	WealthTech Innovator of the Year (Individual)	Regulatory & Ethical Standards	10%
		Innovation & Disruption	40%
		Impact & Measurable Success	30%
Special Awards	Best WealthTech Thought Leader (Individual)	Practices impacted Growth of Customers & transactions and Enhancing Cust	20%
		Ethical Standards & Contribution to the Industry	10%
		Thought Leadership & Impact	40%
Special Awards	PayTech Visionary of the Year (Individual)	Industry Recognition & Influence	30%
		Advocacy & Adoption of Emerging Technologies	20%
		Ethical Standards & Integrity	10%
Special Awards	RegTech Leader of the Year (Individual)	Innovation & Groundbreaking Solutions	40%
		Leadership & Influence	30%
		Industry Impact & Measurable Success	20%
Special Awards	Top Innovator in Compliance and Risk (Individual)	Ethical Standards & Responsible Innovation	10%
		Innovative design and practices & Impact	40%
		Leadership & Strategic Influence	30%
Special Awards	NeoBank CEO of the Year (Individual)	Industry Adoption & Measurable Success	20%
		Ethical Standards & Responsible Innovation	10%
		Innovative design and practices & Impact	40%
Special Awards	Excellence in NeoBank Product Innovation (Organisational)	Leadership & Strategic Growth	30%
		Customer-Centric Approach	20%
		Industry Influence & Recognition	10%
Special Awards	InsurTech Product Excellence of the Year (Organisational)	Product Innovation & Uniqueness	40%
		Impact & Adoption	30%
		Scalability & Sustainability	20%
Special Awards	PayTech Innovator of the Year (Individual)	Regulatory Compliance, Governance & Security	10%
		Product Innovation & Technology Depth	40%
		Customer/Business Impact	30%
MarketingTech	Excellence in Digital Marketing for Financial Services	Scalability & Market Fit	20%
		Regulatory & Ethical Standards	10%
		Innovation & Vision	40%
MarketingTech	Best Customer Acquisition & Growth Campaign (FinTech)	Execution Impact in terms of Growth	30%
		Industry Influence	20%
		Ethical & Inclusive Innovation	10%
MarketingTech	Best Use of Data & Personalisation in Marketing	Digital Marketing Strategy & Channel Effectiveness	30%
		Customer Acquisition, Growth & Engagement Impact	25%
		Use of Data, Analytics & Personalisation	20%
MarketingTech	Best Use of Data & Personalisation in Marketing	Creativity, Innovation & Campaign Execution	15%
		Compliance, Brand Safety & Ethical Marketing Practices	10%
		Campaign Strategy & Go-to-Market Approach	30%
MarketingTech	Best Use of Data & Personalisation in Marketing	Customer Acquisition, Activation & Growth Impact	30%
		Use of Data, Analytics & Performance Optimisation	20%
		Creativity, Innovation & Execution Excellence	10%
MarketingTech	Best Use of Data & Personalisation in Marketing	Compliance, Brand Safety & Ethical Marketing Practices	10%
		Use of Customer Data, Analytics & AI Capabilities	30%

		Personalisation Depth & Contextual Customer Journeys	25%
		Impact on Customer Engagement, Conversion & Growth	25%
		Innovation in Data-Driven Marketing Execution	10%
		Data Privacy, Consent & Ethical Use of Data	10%
MarketingTech	Excellence in Brand Building & Thought Leadership (FinTech)	Brand Strategy, Positioning & Narrative Strength	30%
		Thought Leadership, Content Quality & Industry Influence	25%
		Effectiveness of Channel Mix, Partnerships & Outreach	20%
		Impact on Brand Visibility, Credibility & Trust	15%
		Compliance, Content Governance & Ethical Communication	10%
Digital Banking	Best Digital Banking Platform	Platform Functionality & Feature Comprehensiveness	30%
		User Experience, Accessibility & Digital Journeys	25%
		Innovation & Use of Technology	20%
		Security, Compliance & Trustworthiness	15%
		Customer Adoption, Engagement & Usage Impact	10%
Digital Banking	Excellence in Customer Experience in Digital Banking	Customer-Centric Design, Usability & Intuitive Journeys	30%
		End-to-End Digital Banking Experience & Journeys	25%
		Proactive Customer Engagement & Personalisation	20%
		Service Responsiveness, Support & Grievance Handling	15%
		Customer Adoption, Satisfaction & Engagement Metrics	10%
Digital Banking	Innovation in Digital Banking Products & Services	Product Innovation, Differentiation & Market Relevance	30%
		Use of Technology & Embedded Digital Capabilities	25%
		Customer Value Proposition & Experience Enablement	20%
		Scalability, Interoperability & Ecosystem Readiness	15%
		Adoption, Usage & Measurable Business Impact	10%
Digital Banking	Best NeoBank for SMEs & Businesses	SME-Focused Product Design & Value Proposition	30%
		Payments, Cash-Flow & Financial Management Capabilities	25%
		Credit Enablement, Lending Innovation & Access to Finance	20%
		Platform Usability, Integration & Business Experience	15%
		SME Adoption, Scale & Business Impact	10%