SEGMENT	CATEGORY	L1(weightage)
BANKS	**Best Innovation in Digital Lending**	(a) Initiative Summary (25 (b) Customer Centricity (25 (c) Impact of the Initiative/Solution (30 (d) Innovation (20
BANKS	**Best Financial Inclusion Initiative**	(a) Accessibility (30 (b) Partnership (30 (c) Business Growth (40
BANKS	**Excellence in Security & Fraud Risk Management**	(a) Security Architecture (30 (b) Fraud Detection & Response (40 (c) Regulatory & Customer Trust (30
BANKS	**Best Operations Excellence Initiative**	(a) Initiative Summary (30 (b) Effectiveness of the initiative (40 (c) Impact of initiative (30
BANKS	**Excellence in Generative AI Innovation in Banking**	(a) Initiative Summary & Use Cases (20 (b) Operational Efficiency & Impact (30 (c) Technology Advancement & Accuracy (25 (d) ROI & Governance (25
BANKS	**Excellence in Digital Customer Experience & Engagement**	(a) Initiative Summary (20 (b) Operational Efficiency (15 (c) Impact of the Initiative (15 (d) Customer Journey Innovation (20 (e) Customer Engagement and Satisfaction (30
BANKS	**Product / Service Innovation of the Year**	(a) Business Growth (40 (b) Customer Centricity (30 (c) Technology Investment (30
BANKS	**Data Driven Growth Strategy**	(a) Initiative Summary (30 (b) Uniqueness of the solution (40 (c) Impact of the Initiative (30
BANKS	**Excellence in Sustainable & Responsible Banking**	(a) Initiative Summary (20 (b) Impact of the initiatives (20 (c) Products & services (20 (d) Recognition and rewards (10 (e) Impact of sustainable offerings (30
BANKS	**Workplace Transformation & People Excellence in Banking**	(a) Employee Centricity (40 (b) D & I Budget (30 (c) Diversity In Leadership (30
BANKS	**Best Marketing Initiative Of The Year**	(a) Impact of the Initiative (30 (b) Customer Centricity (40 (c) Effectiveness of initiative (30

BANKS	**Best Embedded Finance Initiative by a Bank**	(a) Innovation & Model Design (20 (b) Market Impact & Performance (30 (c) Client Satisfaction & Adoption (30 (d) Risk & Regulatory Compliance (20
BANKS	**Excellence in Credit Card Innovation and Customer Value**	(a) Innovation & Personalization (40 (b) Customer Experience (30 (c) Security & Compliance (30
BANKS	**Best Co-Branded Card Partnership**	(a) Partnership Strategy & Design (25%) (b) Customer Engagement & Loyalty (30 (c) Usage & Financial Impact (25 (d) Rewards & Value Proposition (20
BANKS	**Best Corporate & Transaction Banking Innovation (New)**	(a)Innovation & Technology Adoption – 25% (b)Impact – 25% (c)Operational Efficiency – 20% (d)Digital Adoption – 15% (e)Business Value – 15%
BANKS	**Excellence in Digital Payments Innovation(New)**	(a)Innovation & Differentiation – 25% (b)Customer Adoption – 20% (c)Transaction Scale & Growth – 20% (d)Security & Reliability – 15% (e)Business Impact – 20%
BANKS	**Best MSME Banking Initiative(New)**	(a)MSME Relevance – 20% (b)Innovation – 20% (c)Customer Adoption – 20% (d)Business & Inclusion Impact – 25% (e)Scalability – 15%
BANKS	**Excellence in AI-Powered Banking(New)**	(a)Innovation & Use of AI – 25% (b)Responsible AI & Governance – 20% (c)Business Impact – 20% (d)Customer Impact – 20% (e)Scalability & Adoption – 15%
INSURANCE	**Best Technology and Data Innovation**	(a) Tech Adoption (30 (b) Business Impact (40 (c) Compliance & Scalability (30
INSURANCE	**Best Digital Insurance Platform / Application**	(a) Platform Design & UX (40 (b) Adoption & Engagement (30 (c) Integration & Accessibility (30
INSURANCE	**Best Claims Management Initiative**	(a) Delivery Excellence (40 (b) Customer Satisfaction (30 (c) Customer Service (30

INSURANCE	**Excellence in Generative AI Innovation**	(a) Initiative Summary (20 (b) Impact of the initiative (30 (c) Operational Efficiency (20 (d) Innovation (30
INSURANCE	**Excellence in Digital Customer Experience & Engagement**	(a) Initiative Summary (20 (b) Operational Efficiency (15 (c) Impact of the Initiative (15 (d) Customer Journey Innovation (20 (e) Customer Engagement and Satisfaction (30
INSURANCE	**Best Use of Tech & Initiatives to Combat Fraud**	(a) Cost Analysis of the initiative (30 (b) Effectiveness of the initiative (40 (c) Impact of the initiative (30
INSURANCE	**Product / Service Innovation of the Year**	(a) Business Growth (40 (b) Customer Centricity (30 (c) Technology Investment (30
INSURANCE	**Best Embedded Insurance Experience**	(a) Initiative Design & Integration (25 (b) Market Adoption & Performance (30 (c) Customer Experience & Loyalty (30 (d) Compliance & Risk Management (15
INSURANCE	**Excellence in Green Insurance & Responsible Practices**	(a) Green Product Strategy (40 (b) ESG-Aligned Investments (30 (c) Sustainable Operations & Underwriting (30
INSURANCE	**Workplace Transformation & People Excellence**	(a) Employee Centricity & Engagement (35 (b) DEI Strategy & Investment (30 (c) Workplace Innovation & Flexibility (20 (d) Recognition & Impact (15
INSURANCE	**Best Rural Insurance Initiative**	(a) Reach & Accessibility (30 (b) Community Engagement & Enablement (25 (c) Claims & Service Performance (25 (d) Initiative Summary & Innovation (20
INSURANCE	**Best Marketing Initiative of the Year**	(a) Impact of the Initiative (30 (b) Customer Centricity (40 (c) Effectiveness of initiative (30
INSURANCE	**Best Insurance Distribution Innovation(New)**	Distribution Innovation – 25% Reach & Customer Acquisition – 20% Partner / Channel Effectiveness – 20% Customer Experience – 15% Business Impact & Scalability – 20%

INSURANCE	**Best Health Insurance Innovation(New)**	Innovation & Relevance – 25% Customer Value & Health Outcomes – 25% Adoption & Engagement – 20% Business Impact – 15% Scalability – 15%
INSURANCE	**Excellence in AI-Powered Underwriting(New)**	Underwriting Innovation & Differentiation – 25% Business & Risk Impact – 25% Operational Efficiency – 20% Responsible AI & Governance – 15% Customer Experience – 15%
NBFC / HFC / MFI	**Excellence in Digital Customer Experience & Engagement**	(a) Initiative Summary (20 (b) Operational Efficiency (15 (c) Impact of the Initiative (15 (d) Customer Journey Innovation (20 (e) Customer Engagement and Satisfaction (30
NBFC / HFC / MFI	**Best Digital Initiative in Loan Disbursement**	(a) Innovation (30 (b) Customer Experience (25 (c) Funding Process (25 (d) Revenue and Impact (20
NBFC / HFC / MFI	**Best Innovation in Digital Lending**	(a) Initiative Summary (25 (b) Customer Centricity (25 (c) Impact of the Initiative/Solution (30 (d) Innovation (20
NBFC / HFC / MFI	**Best Financial Inclusion Initiative**	(a) Accessibility (30 (b) Partnership (30 (c) Business Growth (40
NBFC / HFC / MFI	**Excellence in Generative AI Innovation**	(a) Initiative Summary (20 (b) Impact of the initiative (30 (c) Operational Efficiency (20 (d) Innovation (30
NBFC / HFC / MFI	**Best Operations Excellence Initiative**	(a) Initiative Summary (30 (b) Effectiveness of the initiative (40 (c) Impact of initiative (30
NBFC / HFC / MFI	**Best Product / Service Innovation of the Year**	(a) Business Growth (40 (b) Customer Centricity (30 (c) Technology Investment (30
NBFC / HFC / MFI	**Excellence in Data-Driven Credit Innovation**	(a) Initiative Summary & Innovation (20 (b) Operational Efficiency & Accuracy (30 (c) Financial Inclusion & Impact (25 (d)ROI & Governance (25

NBFC / HFC / MFI	**Best Embedded Finance Partnership**	(a) Initiative Design & Integration (25 (b) Market Adoption & Performance (30 (c) Customer Experience & Loyalty (25 (d) Compliance & Risk Management (20
NBFC / HFC / MFI	**Best Integrated ESG Strategy**	(a) ESG Policy Framework (35 (b) Climate-Conscious Lending (30 (c) CSR & Community Impact (20 (d) Governance Practices (15
NBFC / HFC / MFI	**Workplace Transformation & People Excellence**	(a) Employee Centricity & Engagement (35 (b) DEI Strategy & Investment (30 (c) Workplace Innovation & Flexibility (20 (d) Recognition & Impact (15
NBFC / HFC / MFI	**Best Marketing Initiative of the Year**	(a) Impact of the Initiative (30 (b) Customer Centricity (40 (c) Effectiveness of initiative (30
NBFC / HFC / MFI	**Best MSME Lending Innovation(New)**	Innovation & Relevance of the MSME Lending Solution -20% Underwriting, Accessibility & Customer Experience-20% Implementation Excellence & Scalability -20% MSME Reach, Adoption & Business Impact -25% Sustainability, Risk Management & Overall Value Creation -15%
NBFC / HFC / MFI	**Best Collections Transformation(New)**	Collections Strategy & Transformation Approach -20% Innovation, Automation & Technology Adoption -20% Implementation Excellence & Operational Efficiency -20% Recovery Performance, Customer Experience & Compliance Impact -25% Scalability, Sustainability & Overall Business Value -15%
AMC/ MF/ BF/ WM	**Excellence in Generative AI Innovation**	(a) Initiative Summary (20 (b) Impact of the initiative (30 (c) Operational Efficiency (20 (d) Innovation (30
AMC/ MF/ BF/ WM	**Best Digital Investment Platform**	(a) User Experience & Onboarding (40 (b) Transaction Flow & Portfolio Insights (35 (c) Investor Engagement & Retention (25
AMC/ MF/ BF/ WM	**Innovative Wealth Planning Tools**	(a) Digital Advisory Intelligence (40 (b) Goal-Based Planning Algorithms (35 (c) Client Outcome Enablement (25
AMC/ MF/ BF/ WM	**Excellence in Digital Customer Experience & Engagement**	(a) Initiative Summary (20 (b) Operational Efficiency (15 (c) Impact of the Initiative (15 (d) Customer Journey Innovation (20 (e) Customer Engagement and Satisfaction (30

AMC/ MF/ BF/ WM	**Best Operations Excellence Initiative**	(a) Initiative Summary (30 (b) Effectiveness of the initiative (40 (c) Impact of initiative (30
AMC/ MF/ BF/ WM	**Best Use of Technology Implementation**	(a) Innovation (40 (b) Impact of initiative (60
AMC/ MF/ BF/ WM	**Product / Service Innovation of the Year**	(a) Business Growth (40 (b) Customer Centricity (30 (c) Technology Investment (30
AMC/ MF/ BF/ WM	**Data-Driven Innovation in Financial Services**	(a) Predictive Analytics Deployment (50 (b) Investment Decision Optimization (30 (c) Behavioral Segmentation & Retention (20
AMC/ MF/ BF/ WM	**ESG / Sustainable Investment Strategy**	(a) ESG Screening Methodology (40 (b) Sustainable Product Design (30 (c) Impact Reporting & Transparency (30
AMC/ MF/ BF/ WM	**AA Based Wealth Insights**	(a) AA Infrastructure Integration (35 (b) Consent & Privacy Management (35 (c) Insight Generation & Advisory Impact (30
AMC/ MF/ BF/ WM	**Workplace Transformation & People Excellence**	(a) Employee Centricity & Engagement (35 (b) DEI Strategy & Investment (30 (c) Workplace Innovation & Flexibility (20 (d) Recognition & Impact (15
AMC/ MF/ BF/ WM	**Marketing Initiative Of The Year**	(a) Impact of the Initiative (30 (b) Customer Centricity (40 (c) Effectiveness of initiative (30
AMC/ MF/ BF/ WM	**Best Investor Education & Financial Literacy Initiative (New)**	Understanding of Investor Need & Strategic Approach 15% Innovation & Quality of the Initiative 20% Implementation & Outreach Effectiveness 20% Reach, Engagement & Investor Impact 30% Scalability, Sustainability & Overall Value Creation 15%
AMC/ MF/ BF/ WM	**Best Digital Trading & Brokerage Innovation(New)**	Innovation & Platform Differentiation 20% Trading Experience & Technology Excellence 20% Implementation & User Adoption 20% Investor Engagement & Business Impact 25% Scalability, Performance & Overall Value Creation 15%
Tech Vendors	**Best IT Software Solution Provider of the Year**	(a) BFSI Product Fit (50 (b) Deployment Success (30 (c) Client Satisfaction (20
Tech Vendors	**Best Digital Lending Platform Implementation**	(a) Platform Architecture (30 (b) BFSI Integration Success (30 (c) Lending Efficiency Metrics (25 (d) Regulatory Compliance (15

Tech Vendors	**Best Cloud Initiative of the Year**	(a) Cloud Architecture & Deployment (40 (b) Security & Compliance (30 (c) Operational Resilience (30
Tech Vendors	**Best Analytics Solution of the Year**	(a) Initiative Summary (20 (b) Customer Centricity (25 (c) Impact of the solution (30 (d) Innovation (25
Tech Vendors	**Cybersecurity & Zero-Trust Leader of the Year**	(a) Initiative Summary (30 (b) Operational Efficiency (40 (c) Impact of the Initiative (30
Tech Vendors	**Embedded Finance Enabler of the Year**	(a) Embedded Architecture (35 (b) Partner Ecosystem Integration (35 (c) Transactional Impact (30
Tech Vendors	**Best Collections Platform Innovation**	(a) Innovation (30 (b) Customer Centricity (25 (c) Impact of the solution (35 (d) Rewards & Recognition (10
Tech Vendors	**Best Marketing Initiative of the Year**	(a) Impact of the Initiative (30 (b) Customer Centricity (40 (c) Effectiveness of initiative (30
Tech Vendors	**Customer Experience Solution of the Year**	(a) Initiative Summary (20 (b) Operational Efficiency (15 (c) Impact of the Initiative (15 (d) Customer Journey Innovation (20 (e) Customer Engagement and Satisfaction (30
Tech Vendors	**Best Digital Onboarding & KYC Solution(New)**	Digital Onboarding & KYC Innovation 20% Security, Compliance & Risk Controls 20% Implementation Excellence & Scalability 20% Customer Experience, Adoption & Operational Impact 25% Business Outcomes & Overall Value Creation 15%
Tech Vendors	**AI / Data Enabler for BFSI**	(a) AI/Data Model Deployment (40 (b) BFSI Use Case Coverage (35 (c) Business Impact (25
FINTECHS / AGGREGATORS	**FinTech Infrastructure Enabler of the Year**	(a) Infrastructure Reliability (50 (b) BFSI Relevance (30 (c) Ecosystem Scalability (20
FINTECHS / AGGREGATORS	**Open Banking and BaaS Leader of the Year**	(a) API Infrastructure (40 (b) Ecosystem Enablement (30 (c) BFSI Adoption Metrics (30

FINTECHS / AGGREGATORS	**Digital Lending Innovation Excellence**	(a) Initiative Summary (25 (b) Customer Centricity (25 (c) Impact of the Initiative/Solution (30 (d) Innovation (20
FINTECHS / AGGREGATORS	**Payments Innovation Excellence**	(a) Delivery Excellence (30 (b) Customer Satisfaction (20 (c) Initiative Summary (25 (d) Impact of the initiative (25
FINTECHS / AGGREGATORS	**RegTech Innovation Excellence**	(a) Innovation (40 (b) Impact of initiative (60
FINTECHS / AGGREGATORS	**Cybersecurity and Fraud Prevention Excellence**	(a) Security Framework (40 (b) Compliance (30 (c) Customer Trust (30
FINTECHS / AGGREGATORS	**AA Powered FinTech Innovation**	(a) Innovation & Use Case Relevance (35 (b) Consent Architecture & Data Governance (30 (c) Impact on Financial Inclusion (35
FINTECHS / AGGREGATORS	**Best Cross-Border FinTech Innovation(New)**	Problem - 25% Execution and Innovation- 25% Reach & Ecosystem- 25% Impact- 25%
FINTECHS / AGGREGATORS	**Best AI-Powered FinTech Platform(New)**	Parameter WeightageAI Innovation & Differentiation 25% Business & Customer Impact 30% Adoption & Scalability 25% Operational Efficiency & Decision Intelligence 20%
Special Awards	**Innovative SME Policy/Product of the Year**	(a) Product Design & SME Relevance (35 (b) Credit Access Enablement (35 (c) Adoption & Impact Metrics (30
Special Awards	**Best Co-Lending Platform of the Year**	(a) Platform Architecture & Compliance (35 (b) Lending Efficiency (35 (c) Partner Integration (30
Special Awards	**Most Disruptive FinTech of the Year**	(a) Disruption Quotient (45 (b) Technology Differentiation (30 (c) Market Penetration (25
Special Awards	**Insurance Company of the Year**	(a) Business Performance (30 (b) Claims Management (25 (c) Digital Innovation (25 (d) Social Impact (20

Special Awards	**Bank of the Year**	(a) Financial Performance (30 (b) Innovation & Transformation (25 (c) Customer Experience (25 (d) ESG & Inclusion (20
Individual	**Strategic Visionary Leader of the Year(Individual)**	(a) Strategic Impact (40 (b) Governance & Stakeholder Value (30 (c) Recognition & Influence (30
Individual	**Digital Transformation Leader of the Year(Individual)**	(a) Innovation & Execution (40 (b) Impact Metrics (30 (c) Leadership & Recognition (30
Individual	**Financial Inclusion Leader(Individual)**	(a) Outreach & Access (40 (b) Empowerment & Literacy (30 (c) Impact Metrics (30