



SKOCH BFSI AWARD 2025

SKOCH is the only organisation that has documented the evolution of digital banking in India since 2000. This has included the efforts historically made by CVC, RBI and banks like SBI, PNB, Corporation Bank, Union Bank, Syndicate Bank, Andhra Bank, Canara Bank and many more, the documentation of which remains rare to date as we have captured the live history of the transition of the banking system in India. Whether it was Branchless Banking at Tineri, Farmers' Training College at Neemrana, SHG Livelihood Linkage at Kalahandi, Mobile Banking at Surendranagar, JLG Banking Linkage at Bichpuri, SKOCH teams of researchers have visited it all. Thus, institutional memory is available in films, documentaries and case studies.

Although bank computerisation started in India with liberalisation in 1991-92 but not until 1998-99, only 5,000 out of 65,000 odd bank branches were computerized. Mr N Vittal, the then Chief Vigilance Commissioner set the target for total bank branch computerisation by March 2000. Lo and behold the target was achieved by February itself. That was the first tryst of banking with digital. India has moved from the days of manual ledgers to ALPM to MICR-based cheque processing called cheque truncation set up by RBI, straight-through processing, core banking, ATMs and so on. What we see today as Digital Banking had its roots dating back to Y2K.

Many of such successes were also honoured with SKOCH Award for having to contribute to nation-building and definitively changing the course of banking in India.

We did not stop there. India has now moved to NEFT, RTGS, IMPS and now UPI. Capturing milestones has become a culture at SKOCH and keeps on adding to the digital knowledge resource for others to take note of and learn from.

India is now going through the second phase of digital or branchless banking and services available on mobile and other devices. The focus is on providing customers with fast, accurate and quality banking experience.

At SKOCH, we are looking at the new generation champions, organisations and their success stories, propelled by the new business models, application of newer technologies and change in culture.

Such successes will become part of the rich knowledge resource, wherein the names of new changemakers will also be etched in history.

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LAST DATE: 15TH NOVEMBER 2025



SKOCH BFSI AWARD 2025

AWARD CATEGORIES IN BANKS

Leadership:

- Financial Inclusion
- Employment Generation
- Corporate Governance
- Capital Raising
- Cash Management
- NPA Management
- Compliances
- Corporate Banking
- DBT
- Delivery Channels
- Financial Reporting
- Bancassurance
- Green Finance
- Infrastructure
- Infrastructure & Project Finance
- Investment Banking
- Leveraged Finance
- Lending
- Employment Generation
- Restructuring
- Retail Banking
- Priority Sector Performance
- MSMEs
- Outreach
- Securitisation & Structured Finance
- Sustainability
- Forex
- ESG
- Pension Fund
- Credit Card

Technology:

- Artificial Intelligence
- Internet of Things (IoT)
- Blockchain
- CRM
- Data Analytics
- Delivery Channels
- Developer APIs
- Internet Banking
- Apps
- Payments
- Risk Management
- Social Media
- Information Security
- Cyber Security
- Strategic Transformation
- Technology
- Digital Banking
- UPI
- Trading Platforms
- Customer Service
- Clearing & Settlement Technology
- Treasury performance management

Corporate Performance:

- Product of the Year
- Segment of the Year
- Brand of the Year
- Turnaround of the Year

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SKOCH BFSI AWARD 2025

AWARD CATEGORIES IN FINANCIAL SERVICES

Stock Exchange:

- Financial Inclusion
- Employment Generation
- Product Development
- Liquidity, Efficiency, Capacity
- Corporate Governance
- Strategy & Delivery
- Risk Management
- Market Access, Connectivity & Technology

Financial Derivative Exchange:

- Financial Inclusion
- Employment Generation
- Volume Growth
- Liquidity
- Efficiency, Capacity & Delivery
- New Product Offering
- Risk Management
- Market Access, Connectivity & Technology

Trading Platform:

- Financial Inclusion
- Employment Generation
- Sustainable Business Performance
- Geographic & Asset Class Coverage
- Technological Innovation
- Liquidity
- Cost
- Trading Functionality
- Risk Management

Alternative Trading System:

- Financial Inclusion
- Employment Generation
- Financial Performance
- Liquidity
- Risk Management and Mitigation

Commodities Exchange:

- Financial Inclusion
- Employment Generation
- Financial Performance
- Volume Growth
- Liquidity
- Efficiency, Capacity & Delivery
- New Product Offering
- Risk Management
- Market Access, Connectivity & Technology

SME Exchange:

- Financial Inclusion
- Employment Generation
- Financial Performance
- Volume Growth
- Liquidity
- Efficiency, Capacity & Delivery
- Risk Management
- Market Access, Connectivity & Technology

Trading & Reference Data Provider:

- Financial Inclusion
- Employment Generation
- Financial Performance
- Data Delivery
- System Characteristics
- Risk Management

Financial Markets Tech Implementation:

- Implementation Process
- Quantitative Outcome
- Qualitative Outcome

Clearing House:

- Financial Inclusion
- Employment Generation
- Financial Performance
- Clearing Capabilities
- Customer Service
- Collateral Management
- Risk Management

Central Securities

Depository:

- Financial Inclusion
- Employment Generation
- Financial Performance
- Core Issuer Solutions
- Customer Service
- Collateral Management
- Risk Management

(CONTD.)

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SKOCH BFSI AWARD 2025

AWARD CATEGORIES IN FINANCIAL SERVICES (CONTD.)

Custodian:

- Financial Performance
- Asset Servicing & Safekeeping
- International Presence
- Customer Service
- Post-Settlement Facilities
- Technology
- Risk Management

Sub-Custodian:

- Financial Performance
- Asset Servicing & Safekeeping
- International Presence
- Customer Service
- Global Custodian
- Post-Settlement Facilities
- Technology
- Risk Management

Best Derivative Provider:

- Financial Performance
- Customer Service
- Volume Growth
- Technology
- Risk Management

Trading, Risk & Portfolio

Management:

- Traded Commodity Markets (all products)
- Energy Markets
- Industrial Metals
- Precious Metals

- Agricultural & Softs Markets
- Emission Markets
- Renewable Energy

Commodity Market

Development:

- Risk Exposure Mitigation
- Commodity Finance & Structured Products
- Market Policy & Advisory
- Data Management
- Commodity Trading and Operations Management
- Commodity Logistics
- Commodities: Legal

Commodity Transactions

Management:

- Commodity Deal of the Year
- Commodity Broker of the Year
- Commodity Research House of the Year
- Commodity House of the Year

Leadership in Financial Markets:

- Leadership in Stock Markets
- Excellence in Block Trading
- Excellence in ETF Trading
- Excellence in Electronic Trading

- Best ETF Platform
- IPO of the Year

Merchant Bank:

- Financial Inclusion
- Employment Generation
- Financial Performance
- Product Development
- Corporate Governance
- Risk Management

Brokerage:

- Financial Inclusion
- Employment Generation
- Financial Performance
- Product Development
- Corporate Governance
- Risk Management
- Market Access
- Connectivity & Technology
- Trading Functionality
- Customer Service

Pension Funds:

- Financial Inclusion
- Employment Generation
- Financial Performance
- Product Development
- Corporate Governance
- Risk Management

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SKOCH BFSI AWARD 2025

AWARD CATEGORIES IN FINANCIAL SERVICES (CONTD.)

Institutional Investors:

- Financial Inclusion
- Employment Generation
- Corporate Governance
- Financial Performance
- Product Development
- Risk Management
- Trading Functionality
- Market Policy & Advisory

Private Equity:

- Financial Inclusion
- Employment Generation
- Financial Performance
- Product Development
- Corporate Governance
- Risk Management
- Qualitative Outcome

Hedge Funds:

- Financial Inclusion
- Employment Generation
- Financial Performance
- Product Development
- Corporate Governance
- Risk Management
- Trading Functionality

Mutual Fund:

- Financial Inclusion
- Employment Generation
- Large Cap Mutual Fund of the Year
- Mid Cap Mutual Fund of the Year
- Small Cap Mutual Fund of the Year
- Flexi-Cap Mutual Fund of the Year
- Debt Fund of the Year
- Hybrid Fund of the Year
- Equity Oriented Fund of the Year
- Short Duration Mutual Fund of the Year
- Most Investor Friendly Mutual Fund of the Year
- Mutual Fund With the Best Retail Reach
- Best Mutual Fund for Institutional Investors
- Best Mutual Fund for Individual Investors

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SKOCH BFSI AWARD 2025

AWARD CATEGORIES IN FINANCIAL SERVICES

NBFC & MFI:

- Financial Inclusion
- Employment Generation
- Corporate Governance
- Capital Raising
- Cash Management
- NPA Management
- Compliances
- Corporate Banking
- DBT
- Delivery Channels
- Financial Inclusion
- Financial Reporting
- Bancassurance
- Green Finance
- Infrastructure
- Infrastructure & Project Finance
- Investment Banking
- Leveraged Finance
- Lending
- Employment Generation
- Restructuring
- Retail Banking
- Priority Sector Performance
- MSMEs
- Outreach
- Securitisation & Structured Finance
- Sustainability
- Forex
- ESG
- Pension Fund
- Pension Fund
- Credit Card
- Artificial Intelligence
- Internet of Things (IoT)
- Blockchain
- CRM
- Data Analytics
- Delivery Channels
- Developer APIs
- Internet Banking
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- Payments
- Risk Management
- Social Media
- Information Security
- Cyber Security
- Strategic Transformation
- Technology
- Digital Banking
- UPI
- Trading Platforms
- Customer Service
- Clearing & Settlement Technology
- Treasury performance management
- Product of the Year
- Company of the Year
- Segment of the Year
- Brand of the Year
- Turnaround of the Year
- Best Growth Story

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SKOCH BFSI AWARD 2025

AWARD CATEGORIES IN INSURANCE

Leadership:

- Financial Inclusion
- Employment Generation
- Corporate Governance
- Compliances
- Delivery Channels
- Financial Reporting
- Restructuring
- Outreach/ Retail Presence
- Sustainability
- ESG
- Customer Experience
- Claims Management
- Claim Settlement
- Underwriting

Technology:

- Artificial Intelligence
- Internet of Things (IoT)
- Blockchain
- CRM
- Data Analytics
- Developer APIs
- Apps
- Payments
- Risk Management
- Social Media
- Information Security
- Cyber Security
- Strategic Transformation
- Customer Service
- Insurtech

Corporate Performance:

- Product of the Year
- Company of the Year
- Segment of the Year
- Brand of the Year
- Turnaround of the Year
- Best Growth Story

Product - Life Insurance:

- Endowment Policy
- Term Policy
- Whole Life Insurance
- Money or Cash Plans
- Children's Policy
- Annuity Plans
- Group Insurance
- Market Link Plans
- Micro Insurance
- Loans Against Insurance

Product - General Insurance:

- Crop Insurance
- Cattle Insurance
- Fire Insurance
- Re-insurance
- Underwriting
- Liability Insurance
- Marine Insurance
- Corporate Insurance
- Property Insurance
- Commercial Insurance
- Pet Insurance

- Bite-Sized Insurance
- Pension Plan

Product - Motor Insurance:

- LMV Insurance
- Two-Wheeler Insurance
- Commercial Vehicle Insurance

Product - Health Insurance:

- Individual Policy
- Family Floater Policy
- Surgery Cover
- Comprehensive Health Insurance
- Critical illness
- Unit Linked Health Plan
- Group Mediclaim (Corporate)

Product - Travel Insurance:

- Individual Travel Policy
- Family Travel Policy
- Student Travel Insurance
- Senior Citizens Travel Policy
- Medical Emergency
- Luggage Insurance
- Trip Insurance

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AWARD METHODOLOGY

STAGE 1 – NOMINATION & REGISTRATION

You are requested to nominate your initiatives for SKOCH BFSI Award. Nominations to be made using the online link along with mandatory conference delegate registration .

STAGE 2 – RESEARCH & VALIDATION

SKOCH Research team will verify the details and correctness of the nomination, do desk research, take telephonic feedback and use SKOCH domain knowledge.

STAGE 3 – INTERACTION WITH JURY

Face to face interaction of the shortlisted nominees via virtual session with the panel of domain experts. Experts make ratings and these are added to the score of the nominee's score.

STAGE 4 – POPULAR VOTE

SKOCH Team will create and publish page for shortlisted nominees for popular voting. Popular vote is to help organisations create a buzz around one's good work with peers, colleagues and benchmark popularity against the peers from other organisations.

STAGE 5 – WAY TO SEMI-FINALS: MERIT LIST

Semi-finalists are announced and Order-of-Merit list is published on the website by SKOCH Team. All Order-of-Merit recipients to be invited for Summit and Award ceremony to receive Order-of-merit certificates and also compete for the coveted SKOCH Award which will be announced on the same day.

STAGE 6 – EXPERT VOTE

All finalists are invited to participate in the online digital exhibition and solicit Expert Votes. A Weightage of 10% would be added in the total score from this activity. SKOCH Team will create pages on the exhibition portal along with additional material provided by the nominees.

STAGE 7 - LIVE POLL

Online voting for the projects which has opted for Digital Exhibitions is conducted during the virtual event of the order-of-merit ceremony. 10% Weightage of this is added in the score.

STAGE 8 – WAY TO FINAL

Using SKOCH Award ranking system, a cutoff is decided and final awardees are announced and conferred SKOCH Award during the Conference and Award Ceremony.

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EXCELLENCE IN BFSI

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