SKOCH BFSI AWARD 2026

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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SKOCH BFSI AWARD 2026

AWARD CATEGORIES IN BANKS

Leadership:

- Corporate Performance
- 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

Leadership:

- Financing
- ESG Reporting
- 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

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SKOCH BFSI AWARD 2026

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

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

(CONTD.)

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SKOCH BFSI AWARD 2026

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

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

IPO:
- Main Board
- SME

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

(CONTD.)

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AWARD CATEGORIES IN FINANCIAL SERVICES (CONTD.)

Institutional Investors:

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

Hedge Funds:

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

Private Equity:

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

(CONTD.)

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SKOCH BFSI AWARD 2026

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

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SKOCH BFSI AWARD 2026

AWARD CATEGORIES IN INSURANCE

Leadership:

- Financial Inclusion
- Employment Generation
- Corporate Governance
- Corporate Performance
- 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

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SKOCH BFSI AWARD 2026

AWARD METHODOLOGY

A. Well-performing projects are submitted by nominees for evaluation.

B. First round of vetting and shortlisting is done by SKOCH research analysts.

C. Overall impact is assessed for new projects whereas ongoing projects are evaluated on incremental improvement.

D. Shortlisted projects undergo primary evaluation through a presentation to a Jury of independent and senior domain experts.

E. A simultaneous peer evaluation is conducted by those undertaking similar projects.

F. Each project therefore receives a comprehensive score. A total of these decide state, central and sectoral performances.

G. These projects are put to a popular vote by registered users on the SKOCH web portal.

H. Based on an average score, a cut-off threshold is determined and a second shortlist is derived.

I. Based on the cut-off, the projects qualify for the Semi-Final Order of Merit.

J. The Semi-Finalist nominees are given additional options to participate in fee-based online exhibition and various ICE activities.

K. Field research may be undertaken for select projects to evaluate impact through intervention outcomes and benefits received.

L. All scores are confidential.

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