

DIGITAL LENDING AND MARKETS



SKOCH FINTECH FORUM & AWARD 2023

SKOCH FinTech Forum aims to steer FinTechs away from hype and help them see and address a real market through a fine balancing act between both supply side as well as demand side issues.

We intend to bring technology and service providers, consumers of credit, regulators, and policymakers on the same page to chart out an actionable agenda.

India has huge unmet needs in Financial Products and Services. This gap was unaddressed due to a lack of enabling technology. Now that the technology is available, a better understanding of the credit gaps and literacy issues would be key success factors for FinTechs to be able to address the real market.

Most FinTech strategies are based on regulatory arbitrage, technology-based policy influencing, and traditional money burn and market capture models. While there seem to be advisors aplenty for these, few address issues or have competence in multi-disciplinary areas like the cost of money, generating resources from markets, and newer underwriting and collateral models.

SKOCH FinTech Forum once again leverages our years of ground research, our proven policy interventions, and our passion for Financial Inclusion since inception to steer India towards the next step of SKOCH Financial Inclusion Model, ie availability of abundant credit and financial literacy to effectively access and deploy it. SKOCH FinTech Forum will see the release of the report of the Financial Inclusion Task Force.

It would be the first such report with wide-ranging ramifications.

Apply at: fintech.skoch.in



LAST DATE: 31 DECEMBER 2024



SKOCH FINTECH AWARD 2023

Receiving a SKOCH Award is the best way to garner the attention of all relevant stakeholders. It brings instant visibility and fame for the product amongst its customers, regulators, policymakers and other important stakeholders. Given the rigour of the process, it is considered India's highest independent honour and is received and celebrated by ministers, Chief Ministers, Bureaucrats and Industry leaders alike.

Nominations are invited for SKOCH FinTech Award for exceptional / innovative products, achievements and corporate contributions to Digital Financial Inclusion. Evaluations would be by a Jury to identify products, services and organisations to take note of, learn from and replicate.

AWARD CATEGORIES

Lending:

- Cashflow Lending
- Aggregation Based Lending
- Collateral Based Lending
- Supply Chain Lending
- Salary Lending
- Early Salary
- Peer-To-Peer Lending
- Personal Loan
- Start-Up and Small Business Loan
- Surety Based Lending

Innovation:

- Innovation In PFM (Personal Finance Management), Savings Account, Business Banking Account
- Innovation In Payments (Incl Cards, BNPL, Remittance/Fx)
- Innovation in Forex (Foreign Exchange)
- Innovation in Loyalty/ Rewards Program
- Innovation in InsurTech
- Innovation In Wealth Management (WealthTech)
- Innovation In Lending
- Innovation in Home Loan
- Innovation In PropTech (Property Technology)
- Innovation In Alternative Investments
- Innovation In RegTech (Regulatory Technology)
- Innovation In Crypto
- Innovation In Digital Assets

- FinTech-Bank Collaboration
- FinTech & Non-Bank Collaboration
- Use of AI In FinTech
- User Friendly Interface FinTech App

Solutions:

- Bill Payment Solution
- B2G Solution
- Budgeting Apps Solution
- Crowdfunding Solution
- InsurTech
- Lending Solution
- Digital Banking Solution
- Mobile Banking Solution
- Open Banking Solution
- Neo Bank
- RegTech Solution
- Startup Cybersecurity Solution
- Stock Trading Solution
- WealthTech Solution
- Financial Inclusion Program
- BNPL (Buy Now, Pay Later) Solution
- Forex Solution
- International Travel Cards
- KYC Solution
- Payment Aggregator
- Payment Enabler
- Prepaid Wallet
- UPI Payments App
- Raising Bonds for FinTech or NBFC
- Raising Lending Funds through Markets

Social:

- Social FinTech
- Diversity & Inclusion
- Sustainability Initiative In FinTech
- ESG FinTech

Corporate Performance:

- Best FinTech Growth Story
- FinTech Startup of the Year
- FinTech Scale-Up of the Year
- FinTech Turnaround of the Year
- FinTech Brand of the Year
- FinTech Product of the Year

Compliance:

Financial Reporting:

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SKOCH FINTECH AWARD 2023

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 (Fee Rs. 40,000 INR + GST@18% for 4 Delegates).

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

This is the last step happens on the day of the conference and award ceremony where delegates attending the conference would vote for the nominees. 10% Weightage of this is added in the score.

STAGE 8 – WAY TO FINAL

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

Last Date: 31 December 2024

Conference Delegate Fee (4 Delegates): Regular Fee - Rs 40,000 + GST@18%

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SKOCH FINTECH AWARD 2023

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Sweeps SKOCH Awards

- Company of the Year
- Digital Financial Inclusion Solution
- Unified Digital Payments Processing Platform
- Digital Lending Platform

India's Finest in FinTech Conferred SKOCH Award

Winners:

- Shruti Maral**, Regional Sales Manager, TCS India
- Poojari Kumar**, Business Development Manager, TCS India
- Chandni Mahesh Mahesh**, Head, Digital Financial Inclusion, Product & Ops, TCS India
- Suresh Kulkarni**, Head, TCS India
- Darshan Dhanraj**, CEO, TCS India
- Apurva Sen**, Head, Digital Payments & Products, TCS India
- Indraprakash Singh**, Chief, TCS India



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LAST DATE: 30 JULY 2024