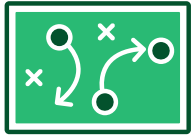


# PICUP 2025 to continue to focus on holistic evaluation of fintechs

3 themes covering potential, performance and sustainability



## Innovation

- ◆ Recognizing innovation across key problem statements in BFSI areas
- ◆ Areas covered include lending, wealth mgmt., AI/GenAI, payment solutions, lending, insurance and other services



## Growth and profitability

- ◆ Recognizing companies driving sustainable growth & accelerated value generation
- ◆ Focus on fintechs with strong balance sheets and track record of profitability



## Inclusive governance & sustainability

- ◆ Recognizing organizations driving strong governance, diversity and inclusion as part of business-as-usual
- ◆ Awards focus on champions in inclusion and diversity

# PICUP 2025 | 10 categories proposed

Emerging and mature<sup>1</sup> sub-categories proposed across 3/10 categories, totaling to 13 awards

Theme	Award Category	Objective behind giving the award
 <b>Innovation</b>	Innovator in RAM	 Recognizing fintech companies with innovative solutions to drive growth in RAM segment Fintechs driving innovative solutions across lending, deposit creation or enablement for RAM segment
	Innovator in insurance and wealth mgmt.	Awarding fintechs driving insurance penetration & wealth mgmt. services through innovative offerings India's wealth management space grew over 80% in last 5 years crossing \$730 billion AUM
	Best BFSI partner	 Recognizing fintech companies creating value for BFSI industry through innovative solutions Fintechs with proven, cutting-edge solutions for BFSI industry for business build, service delivery etc.
	Best AI/Gen AI offerings	Fintechs driving AI/GenAI-innovation in financial services through automation & personalization solutions. Gen AI can boost India's GDP by \$360-450B by 2030, driving growth in business services, and key sectors.
	Innovator in payment solution	Fintechs driving growth in payments through new-age solutions that achieve strong traction Fintechs growing in fast-paced digital payments space; projected growth of 18% CAGR over next 5 years
 <b>Growth &amp; Profitability</b>	Innovator in DPI	Awarding leading innovators developing cutting-edge solutions on DPI Emerging technology in DPI - driving consumer choice, entrepreneurship and increased competition
	Best growing fintech company	Fintechs with exceptional growth and a forward-looking roadmap focused on delivering unique solutions Fintechs have demonstrated a remarkable trajectory in revenues, achieving a 50% growth rate in 2023
	India to the World	Fintechs driving strong traction in international markets through new-age solutions Catering to non-Indian clients and creating impact by carving a niche on a global level
 <b>Inclusive governance</b>	Best financial inclusion provider	 Fintechs with proven credentials in breaking barriers to credit access and serving a large user base Catering to a wider, broad-based audience especially population segments hitherto uncovered
	Best in class regtech solutions	Awarding regtech fintechs revolutionizing compliance for clients Breaking barriers in regulatory technology, serving a broad client base with innovative compliance solutions

1. Emerging (Vintage < 5 years & Valuation < 50 Cr); Mature (All Others)