

Products Launched by Various Banks

PRODUCTS LAUNCHED BY VARIOUS BANKS

Product	Launched by	Aim
'Pay Your Contact'	Kotak Mahindra Bank Ltd	The feature thus makes payment transactions easy and simple and it is associated with high security.
'ICICI STACK for Corporates'	ICICI Bank	The 'ICICI STACK for Corporates' solution enables the corporate sector and its associated entities to meet their banking requirements in a seamless manner.
NR Savings Account Scheme for the Seafarer Segment	Federal Bank	The services under the schemes are integrated into the digital platform so that digital banking under the schemes can be performed by the mariners.
Healthcare Credit, Business, & Personal Loans	Canara bank	The bank has launched healthcare credit, business, and personal loan schemes to its customers.
ABSLI Vision LifeIncome Plus Plan	Aditya Birla Capital Limited (ABCL)	The flexible bonus pay-outs can be accumulated for wealth creation or withdrawn at the customer's convenience for instant access to their money.
IPOS (Integrated Partner Onboarding Solution)	Edelweiss General Insurance (EGI)	The IPOS is an industry-first digital end to end partner onboarding solution. It was launched to offer to digitise support to partner's journey in an efficient manner.
Exide Life Guaranteed Wealth Plus	Exide Life Insurance Company Limited	It offers continuous life cover throughout the income payout period with up to 350% guaranteed returns.
Digigold	Airtel Payments Bank	To launch this platform, Airtel Payments Bank has collaborated with SafeGold which is a provider of digital gold.
'I choose my number'	Jana Small Finance Bank	To choose their favourite numbers as the last 10 digits of their bank account, savings or current.
'Eva' Chatbot	HDFC Bank and CSC	The chatbot will support Village Level Entrepreneurs (VLEs) by providing them banking services.
'Axis Global Innovation Fund of Fund'	Axis Mutual Fund	Indian investors an opportunity to invest in a globally diversified equity portfolio which will complement their Indian

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		equity allocation.
'Merchant Stack'	ICICI Bank	It will prove highly beneficial to grocers, supermarkets, large retail store chains, online businesses and large e-commerce firms.
'ConQR'	Mastercard and Bank of Baroda Financial Solutions (BFSL)	The 'ConQR' is a Mastercard QR on card solution which is launched to offer simplicity to perform digital transactions.
'PNB@Ease'	Punjab National Bank (PNB)	Customers themselves can make every transactions undertaken by the branch of the bank.
'Rewards123'	Airtel Payments Bank	To the digital customers as it offers various perks on digital transactions.
'UNI-CARBON CARD'	Union Bank of India	This card will create an opportunity to add the value of benefits to the bank's customers.
KBL Smart Trade	Karnataka Bank in partnership with IIFL Securities Limited	To allow the customers of Karnataka Bank to access IIFL Securities Demat and Trading account solution to serve their capital market needs.
'Distributor to Retailer' (D2R) Finance	BharatPe	To grant instant liquidity to SMEs and empower SMEs in India.
'IOB Trendy' Savings Account	Indian Overseas Bank	For the growing millennial population in the country by keeping their banking preferences in mind.
'Wear N Pay'	Axis Bank	This range of devices linked to the customers' bank account and thus perform like a regular debit card.
'Yes Essence'	Yes Bank	To the women who belong to various segments like homemakers, salaried professionals, entrepreneurs and senior citizens.
'SmartUp Unnati Mentoring Programme'	HDFC Bank	To support women entrepreneurs. It was launched to mark the celebrations of International Women's Day.
'Business Kisht Suraksha'	HDFC Ergo General Insurance	To reduce the negative impacts on balance sheets which occur due to non-payment of EMIs by the borrower, or due to natural calamity like earthquake, cyclones and floods.
'SBI International Access-US Equity FoF'	SBI Mutual Fund	To the investors to have exposure in the US market and to invest in such themes which are not available in the Indian market.
'Namma Chennai Smart Card'	ICICI Bank	To help the user to have a one-stop

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		solution for making all kinds of payment transactions.
Krishi Sakha App	Bharti AXA General Insurance	The app will provide farmers with the proper guidance of best farming techniques which they can adopt in their farms and thus increase yields.
FedFirst	Federal Bank	Saving Account will help children to know the money management process and the importance of money.
'AURA' Credit Card	Axis Bank	To launch this card with exclusive benefit features, Axis Bank has partnered with Poshvine, Decathlon, Practo, Fitternity, IndushealthPlus, 1MG etc.
'InstaFX'	ICICI Bank	To help the customers of any bank to get 'ICICI Bank Forex Prepaid Card' swiftly.
'RuPay PoS'	RuPay and RBL Bank	To have the transformation of smartphones to payment accepting terminal, the user has to update the PayNearby App.
'Unicas'	United Kingdom in partnership with United Multistate Credit Co-operative Society Ltd of India	To perform transactions in cryptocurrency and fiat from one account to the other.
'Infinite India'	ICICI Bank	For coordinating with multiple touchpoints thus making hassle-free ease of doing business to the foreign companies in India.
'Pioneer Heritage Credit Card'	IndusInd Bank partnered with Mastercard	For fulfilling the requirements of affluent Indian professionals and entrepreneurs.
'DakPay'	Department of Posts (DoP) and India Post Payments Bank (IPPB)	To provide Digital Financial inclusion in India.
'AceMoney Micro ATM Service'	ICICI Bank	To place the order for cash withdrawal by this 'Ace Money Micro ATM service', the customer will have to use the AceMoney app.
'iMobile Pay'	ICICI Bank	To offer payments and banking services to customers of any bank.
'Axis Bank Rupifi Business Credit Card'	Axis Bank in partnership with Rupifi and Visa	To explore its opportunity and expand its business in MSMEs.
Asset Restructuring Web Module	SIDBI and ISARC	To get benefits of RBI's MSME restructuring guideline.
SMS Pay Function	Yes Bank and Wordline	To perform contactless and remote payment transactions in a safe and

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		secured manner.
'Muthoot Gold Shield'	Muthoot Finance and Bajaj Allianz General Insurance	To provide insurance to the customers on gold jewellery.
ICICI Bank Cardless EMI	ICICI Bank and Pine Labs	ICICI Bank has become the first bank to launch a digital payment mode option for a cardless EMI facility at retail stores.
YES Bank Neokred Card	Yes Bank and Neokred Technologies	It will help to make cashless payment transactions.
'CASA Mobilisation Campaign'	Karnataka Bank	To provide banking services to the unbanked sections of the country.
'Mooh Band Rakho Campaign'	HDFC Bank	To protect every citizen from cyber frauds.
'Eva'-- Unique Saving Account for Women	Equitas Small Finance Bank (ESFB)	It also offers free health check-up and unlimited teleconsultation with women doctors, gynaecologists and mental health experts.
'CancerSendsNoNotification' Campaign	Bharti AXA General Insurance Company	National Cancer Awareness Day which is observed on 7th Nov.
'Smart Drive Private Car Insurance'	Airtel Payments Bank and Bharti AXA General Insurance	This insurance policy offers compensation for injury or damages caused to another person or property due to a car accident.
'ICICI Bank Mine'	ICICI Bank	To provide a simple, secured and customized banking solution to the millennial customers of ICICI Bank.
'Visa Direct'	RBL Bank and Visa	To domestic transactions and benefits programme like refunds, card bill payments, cashback and disbursements through Visa Direct.
'Delhi Metro-SBI Card'	SBI Card and Payment Services (SBI Cards)	To support digital finance movement and to promote cashless transactions in Delhi Metro.
'Invest 4G'	Canara HSBC OBC Life Insurance	Life Option ensures financial security to the family during the customer's demise.
'HealthyLife Programme'	HDFC Bank and Apollo Hospitals	To make a healthy life easily accessible and affordable to the customers of HDFC Bank.
'Salary Card'	EarlySalary and NPCI (National Payments Corporation of India)	To provide immediate access for salaried professionals, which will help them to make instant purchases across merchants in India.
'Axis ACE Credit Card'	Axis Bank partnered with Google Pay and Visa	To increase users participation in the digital world
'Axis Bank Club Vistara Forex Card'	Axis Bank in partnership	This forex card allows the customers to

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	with Vistara	travel to destinations abroad in a cashless and hassle-free manner
Debit Card Facility	ICICI Bank and Visa	Customer can make use of this card to make payments through POS (Point of Sale) and online transactions by making use of sanctioned LAS account.
Refinance Scheme	NABARD	The special refinance facility of Rs 800 crore for FY 2020-21 has been sanctioned by NABARD for WASH (Water, Sanitation and Hygiene) programme.
'Digital Suraksha Group Insurance'	Flipkart and Bajaj Allianz	This insurance cover allows customers to protect themselves from finance frauds like cyber-attacks and other malicious activities.
'i-Lead 2.0'	Canara Bank	To offer banking services seamlessly to its customers irrespective of where their customers reside.
'Positive Pay System'	Reserve Bank of India	For Cheque Truncation System (CTS). For this purpose, RBI has issued a directive under Section 10 (2) read with Section 18 of the Payments and Settlement System Act 2007.
'MSMESaksham' - Portal	Small Industries and Development Bank of India (SIDBI) and TransUnion CIBIL	The portal will provide quick access to finance and credit facility to the MSMEs. The portal will guide the MSMEs in managing their credits along with providing knowledge hub in the form of articles, business insights to them.
Kona Kona Umeed	Kotak Mahindra Bank	It is a 2-month campaign which provides offers and discounts to make banking and shopping more rewarding.
'Jan Bachat Khata (JBK)'	Fino Payments Bank Ltd	It is an adhaar Authentication-based digital savings Account that brings neo-banking experience to customers.
Insta Click Savings Account	Bank of Baroda	The aim behind launching this 'Insta Click Savings Account' is that BOB is working to digitize its all work by 2023 and become 100% paperless.
'AXAA' Automated Voice Assistant	Axis Bank	It is an AI-Powered conversational robot
'Bhavishya' Saving Account	Fino Payments Bank Ltd	The 'Bhavishya' Saving Account is launched for the minors who are in between the age group of 10-18 years. This saving account is launched with an aim to inculcate banking and saving habits in children.

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'Smart Plan Shop Package Policy'	Airtel Payment Bank	The financial protection in case of asset damage inside the shop or to accidents like fire outbreak, earthquake etc will be offered.
'Five Star Villages' Scheme	Department of Post	The scheme is launched to provide universal coverage of flagship postal scheme to Indian rural areas. It ensures that postal services and products reach to every rural part of India.
'Green Deposit Programme'	HSBC India	The 'Green Deposit Programme' is launched for corporate clients who will be responsible to provide finance to the green initiative projects and eco-friendly projects.
Liberty Saving Account	Axis Bank	The Liberty Saving Account will address the need of the youth and digitally interested Indians like changing lifestyles and hospital cash insurance covers.
mpay.me	MobiKwik	It will allow the user from any UPI payment app to send and receive money
5T Plan	Delhi Government	The resemblance of 5T: Testing, Tracking, Treatment, Teamwork and Trackling.
'IB-eNote'	Indian Bank	'IB-eNote' helps to improve turnaround time, saves the cost of papers, reduces printing costs and also other administrative expenses.
'Ind Guru'	Indian Bank	It provides skill development and cross-functional learning to the employees of the Indian Bank.
Debt and Credit Guarantee Programme	National Bank for Agriculture and Rural Development (NABARD)	The 'Structured Finance and Partial Guarantee Program' will help to ensure the flow of credit without any interruptions to the destination in rural areas which are affected due to COVID-19.
'Shaurya Kisan Gold Credit (KGC) Card'	HDFC Bank	It is the tri-colour theme-based card which is launched for Indian Armed Forces i.e. Indian Army, Indian Navy, Indian Air Force and Para Military Forces and to their families.
Central Bank Digital Currencies (CBDCs) Testing Platform	MasterCard	It is the virtual testing platform to assess and explore national digital currencies
'Signature Visa Debit Card'	Bank of India	This Card is for those people who are maintaining an average quarterly balance of Rs 10 lakhs and above.

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'nth Rewards'	National Payment Corporation of India (NPCI)	It offers infinite possibilities of earning to the users through bank transactions and redeem instantly with the help of e-vouchers, donations, hotel and flight bookings.
'Federal Bank Credit Card'	Federal Bank	For this credit card, Federal Bank will make use of FirstVision technology of Fiserv Inc.
'Paytm All-in-One Portable Android Smart POS'	Paytm	This will offer a digital platform to many SME's in the country.
'KBL Micro Mitra'	Karnataka Bank	A new financial support product for Micro Small and Medium Enterprises (MSME).
'Yuva Pay'	Yes Bank and UDMA Technologies	Yuva Pay is a digital wallet solution.
'Digital Apnayan'	Punjab National Bank	To encourage customers to prefer digital banking system
iStartup 2.0	ICICI Bank	The 'iStartup 2.0' will help the startups and entrepreneurs in the requirements like regulatory assistance, analytics, acquisition, staffing, accounting and digital platform for its customers and in all other banking and allied activities
'Apna Ghar Dreamz' Home Loan Scheme	ICICI Home Finance	The scheme is launched for skilled labourers like electricians, mechanics, painters, grocery store owners etc. in the informal sector of Delhi. The credit amount under 'Apna Ghar Dreamz' loan scheme ranges from Rs 2 lakh to Rs 50 lakhs.
Suraksha Salary Account for MSME's	Airtel Payment Bank	With the help of this account, MSME and other organisations will be able to make cashless payments and provide financial security to their employees
SARAL Affordable Housing Scheme	ICICI Home Finance	This scheme to finance homes in rural and urban areas of India. Maximum limit of loan is Rs 35 lakhs with an interest rate starting from 7.98%.
Insta FlexiCash	ICICI Bank	It is an online overdraft facility (OD) by which customers can get approval for OD instantly with a paperless manner.
Sovereign Gold Bond Scheme for 2020-2021	Reserve bank of India	The schemes describe the assured return of 2.5 per cent to investors along with appreciation in the price of the bond in line with the movement of gold prices.
Special Borrowing Scheme for SHGs	Indian Overseas Bank	In this scheme, each member of SHG will

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		be able to avail of a loan of Rs 5000/- with a cap of Rs 1 lakh for the group.
'Vikas Abhaya'	Karnataka Vikas Grameena Bank	It is a loan scheme to provide some relief to Micro, Small, and Medium Enterprise(MSME) borrowers.
Voice Baking Services	ICICI Bank	It has started a voice baking services on Amazon Alexa and Google Assistant for its customers
National GIS (Geographic Information System) enabled Land Bank System	Union minister of commerce and industry, Piyush Goyal	This system will provide real-time information about the availability of industrial land and resources. It will provide details about industrial clusters all over India.
'iTurmeric Fincloud' Platform	Intellect Design Arena Ltd. and IBM	It will ensure that systems in the banks and financial institutions are operating in isolation or parallel with core legacy systems
'MSME Prerana'	Union Minister of Finance and Corporate Affairs, Nirmala Sitharaman	It is an online business mentoring programme for MSMEs providing help to develop the businesses in the areas like Business skills, Communications, Human Resources etc
'Home Utsav'	ICICI Bank	This product will digitally showcase the real estate properties and projects from various sites of India.
PM SVANidhi portal and SBI Banks' eMudra portal	Ministry of Housing and Urban Affairs	This will help to accelerate the loan sanctioning and loan disbursement process to the street vendors who want to avail the benefits of PM SVANidhi scheme.
'Payment Infrastructure Development Fund (PIDF)'	Reserve bank of India	The PIDF is set up with an allocation of Rs 500 crore with an initial contribution of Rs 250 crore by RBI which is half-covering of the fund and rest half will be from card-issuing banks and card networks operating in India
eBkray	Union Finance Minister, Nirmala Sitharaman	For transparent and clean online auction by banks of an attached asset, for the improved realisation of value
Co-branded Multi-Currency Card	ICICI Bank	Customers can use one card for multiple currencies and enjoy discounts on flights and hotel bookings.
Green Car Loan	State Bank of India	To encourage customers to buy electric vehicles (EVs) in the country The interest rates on the loan will be 20

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		basis points (0.2 per cent) lower than SBI's existing auto loans
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