

# **slice Introduces Three UPI-first Banking Solutions Redefining Everyday Finance for Indian Consumers in 2026**

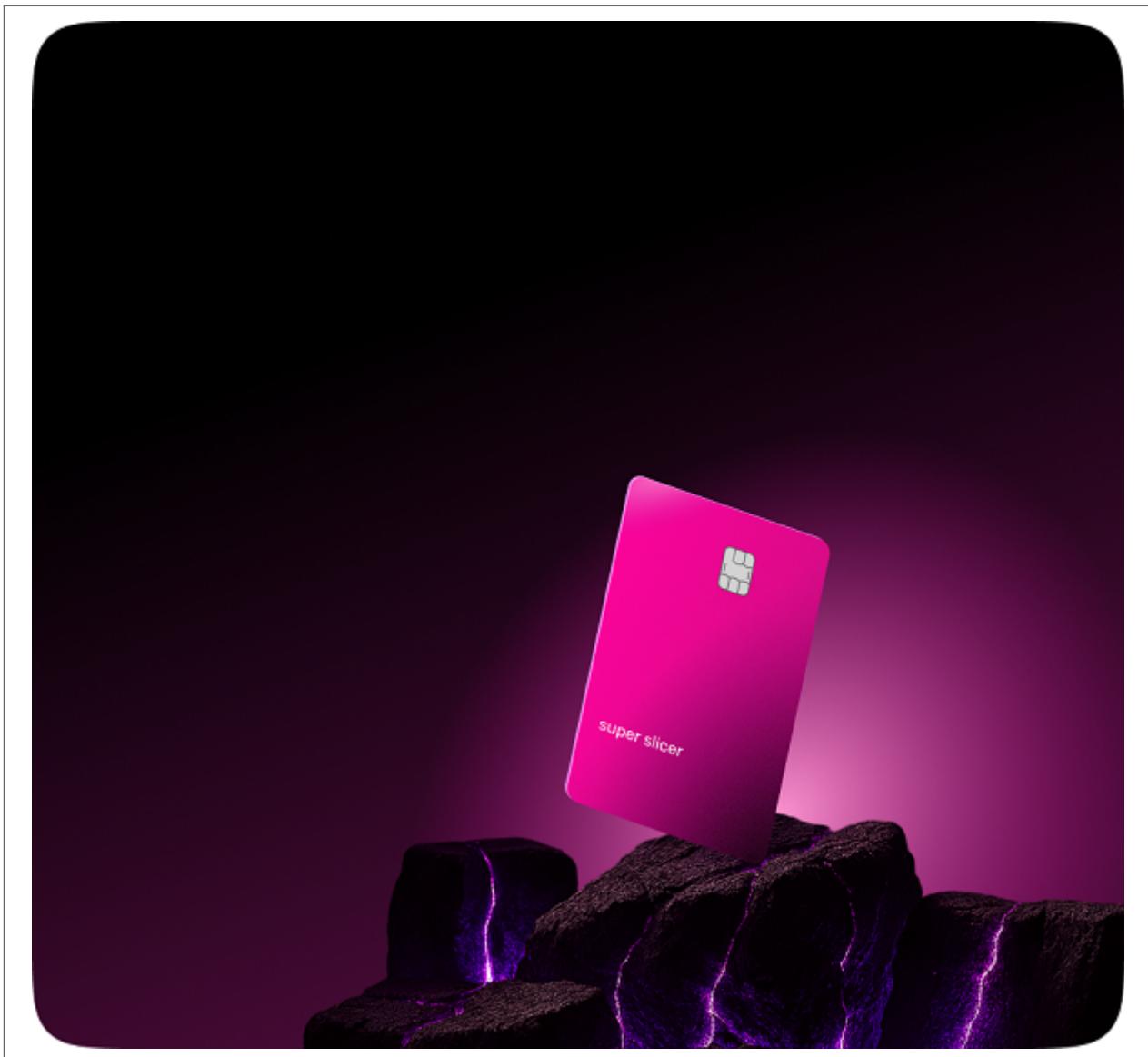
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As Indian consumers increasingly prioritise speed, transparency, and ease of use in their financial decisions, banking is undergoing a fundamental shift. Choice today is no longer driven by branch density or legacy alone, but by how seamlessly financial products integrate into everyday digital

behaviour.



### **slice UPI credit card**

slice is building its banking ecosystem around this change. Designed as a UPI-first bank, slice integrates savings, credit, and investments into a single digital experience that mirrors how Indians already transact. Three offerings in particular reflect this approach, addressing long-standing gaps in value, access, and simplicity.

### **Savings account linked to 100% of the RBI repo rate**

slice has introduced India's first savings account linked to 100% of the RBI repo rate, ensuring customers earn returns aligned with the true cost of money in the economy. Interest is calculated and credited daily, allowing savings to grow in real time rather than through static, below-market rates.

The offering is enabled by [slice's digital-first operating model](#), which keeps costs low and deploys deposits through disciplined lending to generate a healthy spread over the risk-free rate. Customers benefit from transparent returns, no minimum balance requirements, instant liquidity, and full digital access from day one, including UPI for everyday transactions.

By aligning profitability with fairness, the product sets out a new benchmark for what consumers should expect from a modern savings account.

### **UPI credit card built for everyday payments**

As UPI becomes the default payment mode across India, slice is extending credit to where users already transact. The slice UPI credit card allows customers to scan and pay at any UPI-enabled merchant while drawing directly from an approved credit limit, embedding credit into routine payments instead of restricting it to traditional card usage.

This shift matters because access to formal credit is still limited for a large part of the population. Banks play a critical role as stabilizing institutions, enabling consumers to build a credit history early in their financial journey. Regular, responsible credit usage helps individuals qualify over time for lower-cost loans such as home loans, education loans, or business credit. For millions, the absence of a simple entry point into formal credit delays these opportunities.

[Check the NPCI podcast between Rajan Bajaj, Founder & ED, slice and Dilip Asbe, MD & CEO, NPCI](#)

The card offers up to 3% cashback based on usage, features such as “slice in 3” for no-cost EMI conversion on purchases above Rs. 2,000, and weekly rewards through slice sparks. With no joining, renewal, or annual fees, and a fully digital experience, the slice UPI credit card lowers barriers to formal credit while aligning with existing payment behaviour.

### **Digital fixed deposits with high returns and regulatory protection**

For users seeking predictable and secure returns, slice offers fully digital fixed deposits that combine traditional stability with app-based convenience. Customers can open, manage, and track deposits entirely online, choosing from multiple tenures based on their financial goals.

The fixed deposits offer interest rates of up to 7.25% per annum and are insured up to Rs. 5 lakh by the DICGC, providing an additional layer of regulatory protection. By pairing competitive returns with transparency and ease of access, slice is reimagining even conventional products for a digital-first audience.

As banking continues to evolve alongside India's digital economy, slice's integrated approach highlights a broader shift in consumer expectations. Platforms that simplify savings, spending, and wealth creation within a single ecosystem are increasingly shaping preference, signaling a new chapter in how Indians experience banking.

