INSTITUTION'S INNOVATION COUNCIL (Ministry of Education Initiative)

ST ALOYSIUS (DEEMED TO BE UNIVERSITY)
ESTD : 1880
Category-1 University by UGC
AIMIT CENTRE

RANKED 73rd ALL INDIA 2025

AACSB Business Education Alliance

FINTECH INNOVATION HACKATHON 2026

Honouring Dakshina Kannada's Banking Legacy Through Digital Innovation

MAIN SPONSOR

Perfios
Lead ⁄ Leap

ASSOCIATE SPONSOR

LCODE
INFINITE POSSIBILITIES

SUPPORTED BY

Manipal Capital | ICICI Bank | Karnataka Digital Economy Mission | Cerebe
The Quality Engine for AI-Generated Code
cerebe.ai

Your Innovation Journey

1. Registration Closes **15 November, 2026**
2. Screening & Short-listing **16- 20 November, 2026**
3. Online Orientation **21-24 November, 2026**
4. Idea Refinement Workshop **24-30 November, 2026**
5. Three-Day Residential Boot Camp **04 -06 December, 2026**
6. Pre-Incubation/ **Internship@ RBIH** **January – December 2027**



ORGANISED BY

St Aloysius Foundation
AIMIT Centre

Reserve Bank Innovation Hub (RBIH), Bengaluru

Reserve Bank Innovation Hub

Beeri, Kotekar, National Highway 66 (NH66), Mangaluru, Karnataka - 575022
Dr. Steevan D Souza N+91 94818 43494 steevandsouza@staloysius.ac.in
Mr Suprith MS +91 6361261673 25240209suprith@staloysius.ac.in

fintech-hackathon.aimit.edu.in

Background

Dakshina Kannada has a distinguished banking heritage and has made a significant contribution to India's financial sector. Building on this legacy, the FinTech Innovation Hackathon 2026 seeks to strengthen the region's emerging fintech ecosystem by fostering secure, inclusive, scalable, and technology-driven solutions to contemporary financial challenges.

The hackathon will bring together students, developers, researchers, early-stage startups, and working professionals to address critical challenges in India's digital financial ecosystem, with a primary focus on digital-payments fraud detection and prevention, alongside next-generation digital banking and open innovation.

Beyond a competitive event, the programme offers a structured innovation-to-incubation pathway, jointly supported by AIMIT and the Reserve Bank Innovation Hub (RBIH). Participants will receive structured learning, expert mentorship, prototype-development support, jury feedback, and opportunities for pre-incubation, incubation, and continued innovation engagement.

Why Participate?

- **Transform Ideas into Impact:** Build and demonstrate a practical fintech solution that addresses a real-world financial challenge.
- **Learn from Experts:** Receive guidance from mentors across finance, technology, entrepreneurship, cybersecurity, design, and business.
- **Access Growth Opportunities:** Gain expert-jury feedback and a potential pathway to structured pre-incubation and incubation support.
- **Expand Your Network:** Connect with financial institutions, industry leaders, investors, startup-support organisations, and fellow innovators committed to building a secure, inclusive, accessible, and sustainable financial ecosystem.

Who Can Apply?

The FinTech Innovation Hackathon 2026 welcomes individuals and teams committed to developing innovative, responsible, and scalable fintech solutions, including:

- Students and aspiring entrepreneurs
- Developers, technology enthusiasts, researchers, and innovators
- Early-stage startup founders
- Working professionals interested in fintech innovation.

Challenge Statement

The hackathon focuses on India's digital financial infrastructure, which spans the entities regulated by RBI, NPCI, SEBI and IRDAI and Digital Public Infrastructure (DPI) such as UIDAI, DigiLocker, ONDC and NLDSL. Participants may choose one of following three tracks

Track 1: Digital Payments Fraud Detection and Prevention

Participants will develop AI/ML solutions that detect and prevent fraud in real time across India's digital payments and lending ecosystem, while protecting privacy, ensuring explainability and using data responsibly. Teams may address mule-account detection, KYC and onboarding fraud, real-time transaction anomalies, account takeover, and UPI, QR-code and deepfake-enabled fraud. Other areas include explainable AI models, privacy-preserving fraud-intelligence sharing among institutions, and loan-application, document and field-collection fraud in NBFC and MSME lending. Teams may also build verified identity and reputation systems for small businesses using UIDAI, Digi Locker and ONDC.

Track 2: Next-Generation Digital Banking Experience

Participants will design solutions that use AI, conversational interfaces and data analytics to make banking simpler, more personal and more accessible, while safeguarding security and privacy. The solutions should serve customers, from first-time users to small businesses, as well as the staff of banks, NBFCs and other regulated entities. Possible areas include AI banking assistants, hyper-personalised products and advice, voice-based and vernacular interfaces, and faster digital onboarding and KYC. Teams may also create intuitive experiences for first-time, rural and senior-citizen users, role-based AI workbenches for relationship managers and credit, risk and compliance teams, and offline-first apps for field staff. ONDC-based discovery of nearby verified businesses and seamless service across mobile, web and branch channels are equally welcome.

Track 3: Open Innovation

This track invites participants to solve any real-world challenge in India's financial ecosystem not covered by Tracks 1 and 2, including new uses of DPI, through original ideas, emerging technologies or new business models. Illustrative areas include RegTech, InsurTech, micro-insurance and WealthTech, as well as financial-wellness tools for young earners and women. Teams may explore alternative credit scoring and Account Aggregator–based MSME lending, cooperatives and community commerce on ONDC, and early-warning and SMA/NPA monitoring from core-banking data. Further possibilities include Digital Rupee (e₹) and offline payments, green finance, banking for senior citizens and persons with disabilities, grievance redressal, and the use of blockchain, generative AI and privacy-enhancing technologies in finance.

Reserve Bank Innovation Hub (RBIH) Engagement

- RBIH will provide expert mentorship and domain inputs on fraud detection, responsible innovation, and related technology areas throughout the hackathon.
- RBIH representatives will contribute to evaluation of shortlisted solutions against relevant innovation and fraud-prevention benchmarks.
- Deserving participants may be considered for internship opportunities at RBIH, subject to its selection process and applicable terms.

Submission Guidelines

1. **Eligibility**: Ideas may be submitted individually or by a team of two.
2. **Format**: Submit a one-page write-up covering the following:
    - **Problem statement**: the problem your idea addresses and why it matters
    - **Proposed solution**: your solution and how it solves the problem
    - **Innovation**: what is new or different about your approach
    - **Feasibility**: how the solution can be practically built and implemented
    - **Impact**: the expected benefits of the solution
    - **Technology**: the key technologies, tools or platforms to be used
    - **Target beneficiaries**: the users, customers or communities it will serve

Scan to Register

3. **Originality**: The idea must be your own original work, and plagiarised entries will be disqualified.
4. **Submission**: Send your write-up to **fintech-hackathon.aimit.edu.in** on or before **15 November 2026**.

Team Requirements

- a) Teams must consist of 2 members and nominate one Team Leader for official communication.
- b) Multidisciplinary teams are encouraged; each participant may join only one team.
- c) Early-stage startups may apply if their solution aligns with a challenge track or the Open Innovation category.
- d) Teams must submit a concept note, team details, selected challenge track, and a declaration of originality through the official registration portal.

How Your Idea Will Be Evaluated

Entries will be assessed by an expert jury on the following criteria: relevance to the challenge theme; innovation and originality; technical feasibility, security, and prototype quality; user impact, inclusion, and scalability; business potential; and team capability and quality of presentation.

Your Innovation Journey

Stage	Activity	Time line
1	Registration Closes	November - 15, 2026
2	Screening and Short-listing	November- 16-20,2026
3	Online Orientation	November- 21-24, 2026
4	Online workshop on idea refinement	November - 24-30, 2026
5	Three-Day Residential Boot Camp	December- 04-06, 2026
6	Pre-Incubation at AIMI T/ Internship@ RBIH	January — December 2027

Dr. Steevan D Souza N+91 94818 43494 Mr Suprith MS +91 6361261673

Three-Day Residential Boot Camp

December 4, 5 & 6 | AIMIT Campus, Beeri, Kotekar, Mangaluru

Shortlisted teams will participate in an intensive three-day residential boot camp designed to strengthen their solutions and prepare them for final evaluation. The programme includes an inaugural session and orientation, expert-led mentoring and solution-refinement sessions, and technical clinics on APIs, payment systems, cyber-security, user experience, accessibility, and low-bandwidth design. Teams will work on prototype development, receive structured feedback through a mid-term evaluation, and present their final solutions through pitches and product demonstrations before the jury. The boot camp will conclude with jury evaluation, awards, selection for incubation, and networking opportunities with mentors, industry experts, financial institutions, investors, and ecosystem partners.

Reward for Participation

Milestone	Reward
All participants	Six hours of orientation on opportunities in the fintech and startup ecosystem
Top 50 teams	Online design-thinking workshop, culminating in a presentation to experts
Top 30 teams	Three-day residential boot camp with expert mentoring, technical clinics, and hands-on prototype-development support
Top 10 teams	Selection for incubation, with seed-fund support, structured mentoring, and product-development assistance
Top 3 teams	**Cash prize Pool of ₹3,00,000**

ABOUT ST. ALOYSIUS (DEEMED TO BE UNIVERSITY)

St Aloysius Deemed to be University belongs to a network of educational institutions administered by the members of the Society of Jesus, a religious order which runs schools, colleges and universities in more than 105 countries in the world. Established in 1880, St Aloysius College, now Deemed to be University prides itself in its history of 146 years. The motto of the university, "Lucet et Ardet" which means "Shine to Enkindle" has inspired countless students to become men and women for and with others and thus bring light and joy into the lives of people.

AIMIT CENTRE

Aloysius Institute of Management and Information Technology (AIMIT Centre) is an extended campus for MBA and IT programs. The MBA offers dual specialisation in areas such as Business Analytics, Marketing, Finance, HR and Operations. It also offers a range of postgraduate programs, including MCA, MSc (Software Technology), MSc (Big Data Analytics), MSc (Data Science), MSc (AI & Intelligent Systems).

Dr. Steevan D Souza N+91 94818 43494 Mr Suprith MS +91 6361261673

Advisory Committee

Name/ Designation	Organisation	Role
Rev. Fr Dr. Praveen Martis - Vice Chancelor	St Aloysius Deemed to be University, Mangaluru	Chairman
Dr. Ronald Nazareth - Registrar	St Aloysius Deemed to be University, Mangaluru	Member
Dr. Seema A Kulkarni - Project Manager	Reserve Bank of India Innovation Hub	Member
Mr. Anup Pai - Founder & CEO	eSamudaay , Udupi	Member
Rev. Fr Dr. Kiran Coth - Director - AIMIT	St Aloysius Deemed to be University, Mangaluru	Member
Dr. A.P Achar - Chief Executive Officer	St. Aloysius Foundation	Secretary

Organizing Committee

Name/ Designation	Email	Mobile Number
Dr Steevan D Souza N - Faculty Coordinator	steevandsouza@staloysius.ac.in	9481843494
Dr Sumitha Achar - Faculty Coordinator	sumitha@staloysius.ac.in	9980885896
Mr. Brill Brenhill - Faculty Coordinator	brillbrenhill@staloysius.ac.in	7019356629
Ms. Savin Premi Lobo - Faculty Coordinator	chair_entrepreneurship@staloysius.edu.in	9632247080
Mr Maeve Fernandes - Faculty Coordinator	maeve@staloysius.ac.in	8308756771
Suprith MS - Student Coordinator	25240209suprith@staloysius.ac.in	6361261673
Anson Rego - Student Coordinator	26240113_anson@staloysius.edu.in	9986436321
Adlin Rasquinha - Student Coordinator	25240104adlin@staloysius.ac.in	9110219109
Manasvi Shetty - Student Coordinator	26250154_manasvi@staloysius.edu.in	6360102287
Aaron Jove Serrao - Student Coordinator	26251401_aaron@staloysius.edu.in	9482988912
Bhumika Nagaraju - Student Coordinator	26240122_bhumika@staloysius.edu.in	9845017531
Vachan Noronha - Student Coordinator	26240215_vachan@staloysius.edu.in	7899122945
Fhelen Dias - Student Coordinator	26251413_fhelen@staloysius.edu.in	9765827685
Neel Arun Rao - Student Coordinator	26250161_neel@staloysius.edu.in	7259366719